

YOUR MARRIAGE



REVISED EDITION

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Norman E. Himes

YOUR MARRIAGE



REVISED AND ENLARGED BY

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SECOND EDITION

INTRODUCTION AND ACKNOWLEDGMENTS

As this book goes to press, the old edition is still being recommended as valuable reading by many writers and lecturers, even though some of the problems discussed there have changed and many new facts need to be considered. The purpose of the revision is to make this useful book even more useful. There is also the desire to perpetuate the name of a pioneer in the field of family-life education. Norman E. Himes did much to tear down the social and legal barriers that kept people in ignorance about vital matters of marriage and birth control. He died while educating the young people of Europe in family life and democracy.

The present edition follows Himes's original organization and orientation. The following new chapters have been added: 2, 3, 9, 12, 15, 20, 23, 24, 25. The other chapters have been reworked. Some of Himes's editorializing has been eliminated because in many instances his editorial battles have been won. However, opinions and values are still part of the book. It is hoped they will be considered as such. Needless to say, it is expected that these values and opinions will be subject to discussion and criticism. Such is the spirit and procedure of a learning situation.

As the book approaches completion, I realize how impossible it would be to write a book alone. Thanks and appreciation are due many persons. I should first like to express thanks to my wife Martha. Her contributions have been both practical, in editorial advice and typing the manuscript, and inspirational because she is a wonderful wife and mother. No student of family life can overlook the fact that his parents have contributed much to his work. I wish to express my deep appreciation of my parents' endeavors in my behalf. Two exceptionally helpful neighbors have been Rachel Woodford and the "Happy" Strayer family.

Special thanks are also due several other people. Sidney French, Dean at Colgate University, has worked to perpetuate the ideas of Norman E. Himes, his personal friend. He was responsible for bringing me to Colgate University and for recommending that I undertake the revision. Wendell

Bash, Chairman of the Sociology Department at Colgate, has spent many hours with me discussing the course in Marriage and the Family. Clarence W. Young, Professor of Psychology at Colgate, read some of the first chapters of the revision and made valuable suggestions. Another early reader was Dan Griffiths, Professor of Education at New York State Teachers College.

The opportunity to study marriage relations intensely from a clinical point of view was made possible by a generous scholarship from the Grant Foundation and the willingness of Emily H. Mudd, Executive Director of Marriage Council of Philadelphia and Professor in Family Studies in Psychiatry at the University of Pennsylvania, to accept me for training in marriage counseling and later as a staff member at the clinic and university. Working with Mrs. Mudd was a unique experience, and that experience is, I hope, reflected in this book. Dr. Abraham Stone, Medical Director of the Marriage Consultation Center in New York and Director of the Margaret Sanger Research Bureau, read the chapter on sterility and added considerable information to it. Robert C. Weinberg, architect in New York City, and Lecturer in City Planning at New York University and elsewhere, read the chapter on buying and building a home and made suggestions that have added to the value of the book. Dr. George A. Spendlove, Director of Public Health, State of Utah, was also consulted. His professional and personal assistance is deeply appreciated. Floyd Anderson, Marriage Counselor at the Domestic Relations Court in Toledo, gave valuable advice concerning the contents of part of the book.

The entire manuscript was read by Reuben Hill, Research Professor and Professor of Sociology at the University of North Carolina; Kingsley Davis, Professor of Sociology at Columbia University and Director of the Bureau of Applied Social Research; Marian Himes Weinberg, home economist, formerly on the faculty of Long Beach City College; and several editors of Rinehart & Company. The interest and the scholarship of all these people were of practical help to me and have contributed much to the usefulness of the book. I wish to express my thanks to all of them.

Finally, I am asking, as Himes did, for responses from the readers. Many letters were received concerning the first edition. I hope the writers will be able to see in this edition of the book some of the suggestions they made. I will receive any letters sent to the publishers.

DONALD L. TAYLOR

*Salt Lake City, Utah
February, 1955*



FIRST EDITION

INTRODUCTION AND ACKNOWLEDGMENTS

The purpose of this volume is to offer a frank, honest, scientifically accurate discussion of some of the real problems facing young people to-day. It is designed especially for those about to be married, or for those who have just been married and who have thus the greater portion of the glorious adventure ahead of them. The older group has, however, not been forgotten. For the problems of, let us say, economic and sexual adjustment in marriage are perennial. They are constantly springing up and take ever changing forms. No one knows enough to solve them all. It is hoped that the suggestions here offered may be found useful.

Although this book is intended for adults and for those approaching marriage, an increasing number of educators in our colleges, in church groups, in Young Men's Christian Associations and Young Women's Christian Associations realize the importance of preventing marital difficulties by training prior to marriage. Physicians who, in the course of their practice, meet with marital difficulties among their patients may well find a use for this book, owing to the impossibility of re-educating patients in a few brief office calls. It is hoped also that marital counselling bureaus (see Appendix B for a list) will find the book useful from the preventive and therapeutic standpoints, if they want to make it available to their clients. An increasing number of troubled parents of young people approaching marriage, parents who are alert to their obligations to guide their children, not by ineffective moralistic formulas but by the more rational dicta of modern science, may well find useful the guidance contained herein.

Valuable criticisms on the chapter on "The Wise Use of Credit" have been received from Dr. Le Baron R. Foster of the Pollak Foundation, Newton, Massachusetts, and on the two chapters on insurance from Mr. E. A. Gilbert, of Gilbert and Reis, New York Insurance Consultants. On the medical portions Dr. Robert L. Dickinson has offered valuable ideas and corrections. Dr. James C. Janney, Assistant Professor of Gynecology,

Boston University Medical School, and a leader of the Marriage Study Association in Boston, read the entire manuscript and offered helpful ideas. My wife, Vera C. Himes, has been of invaluable help in collecting and organizing material, typing the various drafts of the manuscript and in preparing the Index. Special thanks are due Professor E. W. Burgess of the University of Chicago and Professor Leonard S. Cottrell, Jr., of Cornell University, for permission to use here, for the first time completely in print, their carefully worked out marital prediction test and test of adjustment in marriage.

Professor Cottrell and Mrs. Emily B. H. Mudd, Director of the Marriage Counsel, Philadelphia, read the entire manuscript and offered helpful suggestions. Mrs. Mudd also checked by correspondence the up-to-dateness and accuracy of the list of marriage advice centers in Appendix B. Thanks are due Professors Burgess and Cottrell and their publishers, Prentice-Hall, Inc., for the use of certain charts from their recent book, *Predicting Success or Failure in Marriage*. Thanks are likewise due Professor Terman and the McGraw-Hill Book Company for the use of certain charts in *Psychological Factors in Marital Happiness*.

I would be pleased to receive letters at Hamilton, New York, from readers informing me of what problems, here neglected, they would like to see discussed in future editions; wherein the reader thinks the suggestions offered are sound or unsound. This is not a request for "fan-mail," but is merely a declaration of the desirability of, and need for, cooperative learning "as we go along."

NORMAN E. HIMES

Hamilton, New York
January, 1941

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YOUR MARRIAGE

1

So You're Thinking of Marriage

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CHAPTER ONE

OUR POINT OF VIEW

Social and human relations the world over are gravely disturbed and disorganized. Our era has been characterized as one of constant crises. On one hand is the constant threat of war and, on the other, the fear of another depression. Service in the armed forces and college education still complicate the process of getting married, even though we have had this combination of problems for about fifteen years. Veterans of the services face various kinds of readjustments. Many are uncertain of the wisdom of the choices they tentatively made before induction or during service; and some married men are doubtless contemplating divorce. In other words, to all the peacetime ignorance and confusion about marital relations have been added the uncertainties, the unrest, the worries, and the confusion engendered by social upheaval.

When young people consider the current uncertainties, they look at modern marriage and wonder. They recall the high divorce rate in the United States. They read in the newspapers that some cities have, in some years, more divorces than marriages. Will their chance be better? Perhaps they forget that most Americans stay married and are reasonably happy in marriage.

At all events, young people, in and out of college, are increasingly determined to make their marriage successful, if this can possibly be achieved by learning what makes successful marriages tick. This is demonstrated by attitudes prevailing wherever young people gather: in high school and college classes, in church, and in trade-union conferences. The same determination is shown also by the very rapid growth of courses on marriage in American colleges, wherever teachers and especially administrative officials have been wise enough to yield to persistent student pressure for a frank, honest, and competently guided course.

It is clear, therefore, that our young people want to avoid the pitfalls of their elders. They want to know how to choose a mate more wisely, how to match personalities more effectively and harmoniously; how to handle

the problem of the sexual impulse; how to meet the problems of engagement; and how to adjust in marriage—especially, they want to know all about birth control and the art of love. They probably worry too much about these last two problems and not enough about how to achieve intelligent economic adjustment in marriage by prudent buying, proper budgeting, and the wise use of credit. Young people know little about the relative merits of buying, building, or renting a home. Not only our youths but adults as well do not understand how to protect their economic interests in arranging a life-insurance program. The chance that a need will arise to adopt children may seem only a remote possibility when they are first married. Yet we know that 10 to 15 per cent of the married couples in the United States are involuntarily childless. Most young people have never heard of premarital health examinations (as distinct from certifications of freedom from venereal disease), much less do they understand the importance of such examinations for the future of their families. They could learn more about the art of adjustment in marriage; and, in fact, they wish to. They understand least of all what builds or destroys happy marriage; what personality traits and what background factors in a spouse make for marital happiness. Indeed, no one knew much about these factors before the research of recent years.

On these and related problems, facts are reviewed and counsel offered in this book. Though many of the problems discussed are old, they have become recently more pressing; and the facts bearing on them have certainly increased. There is nothing final about the suggestions herein offered. Though many questions remain unanswered by modern science, the information recently gathered represents a notable step forward over the opinions, guesses, and subjective intuitions of earlier years. We do not pretend to have eliminated subjectivity from the discussions that follow. But a sincere effort has been made to present a balanced and informative account of the problems discussed.

A great many books on marital advice and adjustment published in recent years have undoubtedly overemphasized the sex factor and unduly minimized the economic and psychological (personality) factors. There has been a spate of such books in the last few years. This book gives equal importance to the economic, psychological, sexual, and social factors. An effort has been made to see that a broad social point of view permeates every phase of the discussion. On the other hand, a conscious effort has been made to focus these factors, as through a lens, on the individual, so that their practical usefulness as a guide to the individual might be enhanced.

The overemphasis on sex in many books on marriage written in the last decade or two is a consequence of the suppression of such discussion in the past. Nevertheless, within the last few decades there has been a remarkable change in public opinion. The general public, and especially

modern youth, is no longer willing to get its guidance on these matters at secondhand, much less from the gutter. Today, most people view sex as a normal phase of human existence, as something clean and decent, not as something nasty and unwholesome.

Real problems and not fictitious ones are attacked in this book. There is no use in evading the fact, for example, that modern youth is much worried about delayed marriage; that it has a strong impulse to sexual union, thwarted for the most part by present-day circumstances. In an increasing proportion of cases, modern youth kicks over the traces. This results in problems, problems for which we have not yet found a solution. They will not be solved by this book; but it may help.

We have here frankly discussed premarital sexual experience, sexual, economic, psychological, and social adjustment in marriage, insurance, consumer credit, and sterility. We have also included chapters on child training, home management, and the important task of becoming a part of community living. These are real problems of modern life for young adults. We are convinced that there should be a minimum of verbiage and evasion and a maximum of honest and hard-hitting attack on such real problems—real, that is, in terms of the aspirations and needs of modern youth. Accordingly, throughout this book there is an emphasis upon the chief worries and desires of young adults.

The matter of opinion in the field of marriage is a difficult and pressing one. This is unfortunate. But there is nothing an author can do about it except to attempt, as much as possible, to draw upon the latest, objective, scientific studies. This we have made an effort to do. In some fields, such as the question of the nature of happiness in marriage and the qualities of personality or character that contribute to it, we are faced by a mountain of opinion and a molehill of scientifically established facts.

Unfortunately, some of the newer scientific results run counter to not a few of the widely accepted opinions of authorities. In such an event, what is one to do? In science, when opinion and fact collide, opinion has to give way. On the other hand, there is always the question: To what degree has this point been *demonstrated* to be a scientific *fact*? Is a statistical analysis, however competent, of a small sample of a population in a given geographical area and in a limited period of time to be accepted at face value, while all the subjective experience of the best minds that have considered the matter is rejected? We doubt it. Wherever there has been a conflict between, on the one hand, revolutionary "principles" statistically determined on a small sample and, on the other hand, the judgment and conclusions of experts based upon their wide knowledge of human nature, history, clinical experience, and science in general, we have accepted the latter. Whenever there has been agreement, we have considered that the former, of course, re-enforced the latter. Admitting that we need more scientific knowledge, the best we can do is to draw upon the experience of previous writers, on

our own counseling and scientific experience, and accept whatever help the new factual studies offer. At the rate new facts are coming to light, it will take several decades before we shall have enough factual studies to establish certain principles as facts when they conflict with previous subjective interpretation of experience. Clanking statistical machinery is not a substitute for good reasoning and good judgment, however much it may help them. Moreover, since figures tend to bore people, in this book, intended for the general public, few statistics are presented, and conclusions, without the supporting evidence, are emphasized.

Though this account is focused upon enhancing and maintaining marital happiness or adjustment—happiness and adjustment are not necessarily the same thing—we ought to realize that personal happiness is by no means the sole object of marriage. But only within recent decades has happiness, the hedonistic objective, been given its day in court before the bar of public opinion. All too often throughout history, marriage and the family have been treated as mere instruments of the state or of a particular religious group. The married couple has frequently been regarded as just a breeding machine, with no right to happiness. Modern dictators have often revived this outmoded attitude.

Public opinion has reacted against this situation. The right of mature people to reliable knowledge about birth control is gradually being admitted by law, religion, custom, and public opinion. We no longer whisper about the "social diseases"—we talk about and attack syphilis and gonorrhea directly. Divorce is looked upon as a necessary release from mis-mating.

In other words, the individual, at long last, is coming into his own. His or her happiness is receiving consideration. It is only proper, therefore, that the emphasis in this book should be on techniques for maximizing happiness in the marital relation. But we live for other things besides personal happiness, however important happiness is and however neglected formerly. Many of us want to see a less topsy-turvy world—a better world, if you will. At least a minority of mankind is willing to work for it. Accordingly, in stressing personal counsel in this book, it has seemed wise to take a side glance now and then at the social aspects or social implications of the struggle for happiness and adjustment in marriage. For this we make no apology. Life is a unity, whether we recognize it or not. He who lives to himself alone lives in vain.



CHAPTER TWO

COURTSHIP

Of the various inevitabilities of life, one of the most dramatic is the change from girl to woman and boy to man. The changes appear spontaneously and automatically. There is no compromise with time or personal desire. Almost overnight, it seems, small boys become tall ones, skinny girls develop curves. Easygoing temperaments give way to moods and emotional outbursts. Pimples appear, and the body often seems disproportionate. The worst fears of some parents become a reality: boys and girls find sex very interesting. The capacity to become fathers and mothers is realized. The only barriers separating the novice from marriage are custom and courtship.

MATURATION AND COURTSHIP

Puberty rings up the curtain on courtship. It comes first to the girl. For approximately a year before the boys of her age become interested in her, she is interested in heterosexual friendships and activities. For this reason, she finds it more fun to be with older boys. She complains about the rudeness and crudeness of the boys in her own classroom. Much to their annoyance, she groans and sighs during the love scenes of movies. She collects pictures of her favorite movie stars and gradually learns to make eyes at the boy in her neighborhood who is a junior or senior in high school.

Once nature gives a boy the go-ahead signal, he tries to make up for lost time. He chooses from among the girls who snubbed him but a year ago, or he turns to the younger set of girls who have just awakened to the pleasures of heterosexual friendship. Because of his interest in girls, his dress, speech, and manners change drastically. Within a year, both boys and girls are motivated as never before to look beyond the parental home for the satisfaction of new and old needs.

By the time boys and girls reach their twenties, the "worst" may be over. That is, the fears and problems of learning how to get along with the

opposite sex may have been faced, and the stories of what happened make good telling at bull sessions. The feelings of insecurity, so common in the early teens, usually disappear as experience develops. If their life histories follow the usual patterns, the sense of being grown-up becomes stronger. They feel satisfied that a good beginning has been made.

This feeling is by no means universal. The process of growing up is generally accompanied by various kinds of disappointments and unexplainable experiences. When a person succumbs to the tendency to generalize from a few negative experiences during his growing-up period, he may need to re-evaluate himself. Effects of adverse self-judgments can be observed in some shy people. They carry with them their interpretation of the past and impose it on their new friends. They act as if they were unpopular and as if they didn't expect to be accepted. Others may wonder why such an attractive person should act in this way, but they will probably accept his evaluation of himself, without much further thought.

The reverse also sometimes happens. The person who was very popular at Median High School may find that his college or work companions insist upon a new interpretation of him, though he may for some time try to be the "big wheel." Unwillingness to change self-conceptions can be a real handicap. Final conclusions about one's self are never reached in a growing personality.

DATING

When a young man and a young woman start going together because of the pleasure involved, they have reached the dating stage. Without thought of matrimony, these young couples seek such pleasurable activities as dancing, going to the movies, listening to phonograph records, and talking. This unique and relatively recent American custom starts in the early teens, and, by the time they finish high school, approximately 80 per cent of the boys and 85 per cent of the girls will have dated.

The major emphasis in dating is pleasurable recreation. The participants often consider this dating period a pleasant interlude before they are ready to face the problems of seeking a mate. One girl put it this way, "I want to have a good time for a few years, and then settle down to marriage. I don't think it is necessary to think of marriage every time I go out on a date."

Young people are generally on their own when they date. However, an unwritten set of rules and patterns usually determines the dating activities. This code controls both the behavior and the status of the participants. For one thing, behavior codes usually insist that dates be requested one at a time. They also regulate kissing and petting patterns and emotional involvement. In regard to the regulation of status, codes might be compared with organized baseball, in which players are rated as either major or minor

leaguers. In dating, too, there are "major leaguers"; they usually drive cars and have reputations for being "smooth" and "interesting." Popularity with specified partners is the basic measure of one's success. A popular girl will have more invitations than she can handle. A girl rated low on the dating scale may not be dated at all. Boys seek dates with the popular girls and will often go stag over the week end rather than date a less popular girl. There is an exception to this general rating rule. Some girls gain popularity because they are willing to participate more freely in sexual behavior (necking, petting, and intercourse) than most of the girls. Although they are rated low according to dating standards, they may never lack for dates. However, they are not usually selected as partners to attend the more respectable community functions.

CONTROVERSIAL ASPECTS OF DATING. Present dating practices have been much criticized. From one point of view, the dating system is often undemocratic, with a high proportion of young people practically excluded from it. Furthermore, the standards of date selection have been branded as superficial, adolescent, and immature.¹ From the point of view of marital adjustment, Ruth Cavan states that . . .

. . . dating develops some attitudes that are opposed to those needed in marriage. The grasping after individual ego-satisfaction, the exploitation, the non-committal attitude that takes little or no responsibility for the welfare of the partner, and the constant playing with sex on a superficial basis are all contrary to the relationship that underlies a harmonious marriage.²

How one feels toward present-day dating activities probably stems from individual experience rather than from a summary of objective evaluations of the situation. If a person's reaction is positive, he is in a position to take advantage of the values inherent in dating. On the other hand, if his reaction to dating is negative, at least two lines of questioning are in order. First, there is need for objective assessment of the dating system. If the criticisms of dating are valid, one can be part of a drive to change the situation. Ernest W. Burgess and Paul Wallin, after reporting on the undemocratic and immature characteristics of dating, went on to say that the solution to the problems of dating lies in the hands of the young people. They suggest that students, through organized groups, take action to correct dating deficiencies, so that the potentialities of dating can be realized.

A second line of questioning might center around the individual's ability to enter into any type of dating system. Critical attitudes are sometimes rationalizations to cover up personal handicaps which are unrecognized or which are difficult to admit. For example, selfishness that is

¹ Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 109.

² Ruth Cavan, *The American Family* (New York: The Thomas Y. Crowell Co., 1953), p. 307.

tolerated in the family circle may not be tolerated by a group of potential friends. Or a person may have feelings that hamper participation in dating. For example, a general mistrust of men may dampen a girl's enthusiasm for male company. Her fear may be the result of experiences with only one or a few men or boys and can sometimes be counterbalanced by dating other men.

DATING VALUES. Although pleasure may be the chief value of dating, it is by no means regarded as the only one. There are other aspects of dating that are considered valuable, in varying degrees, by different people. For one thing, people actively engaged in dating have opportunity to meet many members of the opposite sex. The number of friends made through dating not only affects the chances of marriage but also the types of mates available. People interested in providing each young person with several mate potentials are eager to increase mate-meeting possibilities. We will discuss this subject more fully in Chapter Five.

On the other hand, we have to recognize that values are debatable. There are people who say that choosing from a number of possibilities leaves the door open for regret. They feel it is too easy for a person discouraged about his marriage to wish that he or she had married the "other one." There is no evidence to prove they are wrong, nor do we know how many people feel this way.

Dating is also valued by some people because it offers opportunities for breaking home ties. A few years ago a young man was given a two-week holiday to marry and spend a few days at Niagara Falls with his bride on a honeymoon. When he returned, his boss asked him if he had had a nice time. "Yes," was his reply, "my wife, my mother, and I had a wonderful time." Though it is not customary to take one's mother along on the honeymoon, we might be surprised to know how many mothers accompany newlyweds in an emotional sense. They may not be present, but the control they possess is considerable. For people interested in the whole problem of parental dependency, Strecker's book provides interesting and provocative reading.³

It would be beyond the role of any counselor to predict that the marriage just mentioned was doomed to failure. As a matter of fact, reports indicate that it has lasted. However, one can easily see how dating offers the opportunity to lessen in-law problems by helping the child to become gradually less emotionally dependent upon his parents. This process can and does take place after marriage, but should it be put off until marriage when it can usually be pleasantly done during dating and courtship?

Dating is also valued as a means of stimulating and directing sex

³ Edward A. Strecker, *Their Mothers' Sons* (Philadelphia: J. B. Lippincott Company, 1946).

feelings. Nature provides the basic sex drive but does not determine how and when it is to be expressed. Past generations found it difficult to accept this value and often had more stimulation than direction. Frank acceptance, on the other hand, provides us the opportunity to relate the sexual experiences of dating to the goal of happy marriage. The nature of the sex urge is now more fully understood, and programs of sex education are widening the possibilities of directing sex activities to correspond with the increase of sexual excitement caused by our magazines, movies, and advertisements.

Dating can be valued for a number of other reasons. We shall mention only one other potential value. It is the opportunity to experiment in the field of male-female relations. What is said and done during this period is not "for keeps." The process of trial and error is the expected thing. Failure is not penalized severely as in divorce or separation, nor are the emotions involved in any relatively large degree. Dating can be used as a practice period.

GOING STEADY

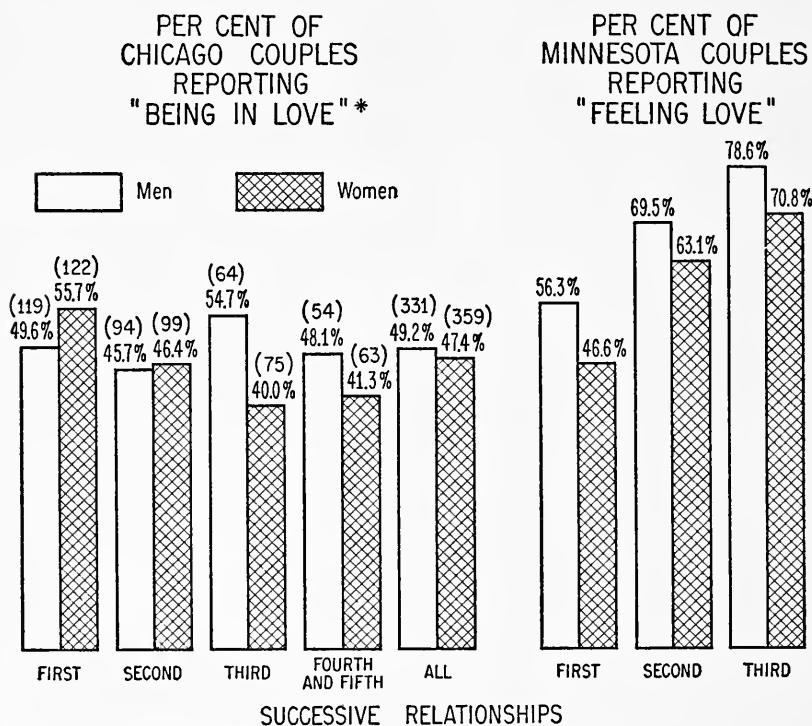
Dating often leads to going steady. A couple can enter into such an agreement after one date or several hundred. Usually, this agreement involves a promise not to date anyone else. If the two are members of a dating group, other boys and girls agree to the exclusiveness of the relation. This group expects the steady couple to attend social functions together, and, if one of them can't attend, the other partner is expected to stay away. Going steady is usually validated and recognized through the exchange of pins, rings, or other items of current fashion.

"Being in love" or experiencing love while going steady is no guarantee that the relation will lead to marriage. Figures from both the Burgess and Wallin study and a study by Kirkpatrick and Caplow⁴ point this out. The students in both studies were asked if love was a part of their previous experiences of going steady. Regardless of whether it was the first or third time, never less than 40 per cent of the students reported that they experienced love during the period. Seventy-eight per cent of the Kirkpatrick and Caplow sample who reported a third going-steady relation said they were in love at the time.

Whether or not love is more likely to happen the second or third time a person goes steady is open to debate. Research on this point is contradictory. Kirkpatrick and Caplow figures say yes. More of their students fell in love on the second trial than during first. Burgess and Wallin figures say

⁴ Clifford Kirkpatrick and Theodore Caplow, "Courtship in a Group of Minnesota Students," *American Journal of Sociology*, 51 (September, 1945), 114-125.

no, maybe less so. In other words, more of their subjects fell in love when going steady for the first time than for the second time. The accompanying chart summarizes these findings.



* Figures in parentheses are numbers of couples in each group.

Per cent of successive relationships in which men and women report feeling or being in love (CHICAGO AND MINNESOTA STUDIES).

Source: Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 133.

If we ponder the meaning of these figures, we can see that going steady is an effective way of deciding whom one will marry. Making and breaking love affairs seem to be characteristic of American courtship. However, there is the question of how painful the breaking process might be. Students in the Kirkpatrick and Caplow study were asked to say who or what was responsible for breaking up their love relations. The answers indicated that from about 40 to 50 per cent of the affairs were broken by mutual loss of interest. On the other hand, about half of the students reported a differential loss of interest. Further questioning revealed the emotional state

accompanying the ending of the relation. About 50 per cent of the feelings were described as happy, relieved, satisfied, or indifferent. Between 25 and 30 per cent were bitter, hurt, angry, remorseful, or crushed. The remainder of the responses (about 20 per cent) were mixed feelings of regret and relief. This evidence strongly suggests that it is painful for a considerable number of people. Even so, 85 per cent of the boys in the study and 70 per cent of the girls reported that it was only a matter of several weeks before they were adjusted to the break.

ADVANTAGES AND DISADVANTAGES OF GOING STEADY. It is difficult to weigh the advantages and disadvantages of going steady and come to a satisfactory conclusion. So much depends upon each individual, his needs and his preferences. Furthermore, what is applicable to the eighteen-year-old may make little sense to an older person. The twenty-year-old girl with a wide variety of dating experiences will weigh the pros and cons of going steady differently than will a twenty-four-year-old girl who considers going steady with her first "real" boy friend. What each expects from such an experience may vary even more.

If we ask those who should know—the young people themselves—we are given the following list of the advantages and disadvantages.⁵

ADVANTAGES

- Gives security (for dates are ensured).
- Gives more likelihood of having nice dates.
- Don't have to sit at home.
- Makes the girl feel more popular.
- Gives a chance to know each other well.
- May help determine whether you want to make it still a longer period.
- Costs less money.
- May make family feel more secure because they know this boy or girl.

DISADVANTAGES

- It is easier to get started than to stop.
- Boy may have to work; so girl has to stay home.
- Makes it hard to make up your mind to change.
- May shut you off from other friends.
- May cause unpleasant arguments in the family.
- Family may think it too serious.
- Family may want you to go with their choice. This produces discord.
- One may be more serious than the other and he or she may want to go on too long.
- May not leave you free to make new friends in college or in work.

⁵ M. W. Wood, *Living Together in the Family* (Washington, D.C.: American Home Economics Association, 1946), p. 201.

One person may not satisfy all needs.

Costs more money.

It is hard to get in circulation again after you stop going steady. This is especially true for girls.

There are at least two other aspects of boy-girl relations that are usually intensified by going steady. They are sexual behavior and emotional involvement. Since these problems are common to all phases of heterosexual relations, we shall spend the next two chapters discussing love and premarital sex problems.

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CHAPTER THREE

LOVE IN COURTSHIP AND MARRIAGE

Love has come to mean many different things to different people. We would like to talk about some of these various meanings and relate them to the process of getting married and staying married. We start with the traditional American assumptions that love should come before marriage and that a loving relation is sought as the major goal of marriage.

KINDS OF LOVE

INFATUATION. Almost from the very beginning of heterosexual relations, the participants like to sanction their relations with this thing called "love." Both immaturity and lack of experience limit the attempt. Nevertheless, young boys and girls create special feelings toward each other, which they brand love. Older and more mature people think of these particular feelings as infatuation.

Two conditions that make infatuation possible are the ability to idealize and the location of a person as a focus of attention. Idealization is almost the essence of infatuation. The partner becomes nothing less than perfection itself, not because the person has many desirable qualities but because he or she possesses a particular trait appealing at the moment. For example, during a particularly romantic moment, the partner's eyes or a kiss may have created a thrill. From then on, the partner takes on, in the mind of the infatuated, all the characteristics of perfection. Reality is disregarded or distorted. The person who is the object of such affection is likely to be a dating partner, but could also be a schoolteacher or a television star who knows nothing of the infatuated person's feelings. Odd as it may seem, the idealization of the other person serves to flatter the ego of the infatuated. Real concern for the other person is not a notable aspect of infatuation.

There are other characteristic aspects of infatuation. Duvall and Hill, long-time authorities in this field, have collected a list of them.

1. Tends to be more frequent among young adolescents and children under teen age.
2. Simultaneous attachments to two or more tends to be frequent.
3. Tends to last but a short time (only a few weeks in most cases).
4. More quickly reoccurs soon after a given involvement has ended.
5. Is often the term applied to past attachments.
6. Tends to focus more frequently on unsuitable person.
7. Parents more often disapprove.
8. Narrowly focused on a few traits; mostly physical thrill.
9. Less frequently accompanied by ambition and wide interests.
10. Feelings of guilt, insecurity, and frustration are frequent.
11. Tends to be self-centered and restricted.
12. Boredom is frequent when there is no sexual excitement or social amusement.
13. Little change in the relationship with the passing of time.
14. Problems and barriers are often disregarded; idealization may have little regard for reality.¹

Some people take a dim view of this type of relation. They ridicule and tease the young love-struck couples. Parents sometimes fear it will lead to marriage. The fact that it sometimes does, makes it more difficult to accept this phase of heterosexual relations as a natural part of the courtship process. Experts are generally agreed that infatuation is a feeling that can be an enjoyable part of early courtship. No one should feel abnormal because he experiences infatuation—it can happen at any age.

The very fact that infatuation can happen at any age means that it creates problems. People are not always sure whether an infatuation is mature love or not. For example, a person who is bored with life or weighed down with routine work and is hungry for a love object is susceptible to infatuation, if he or she meets a dazzling personality. In a situation containing elements of boredom and hunger for love, plus a bit of mystery or an element of the unusual, infatuation has a particularly fertile field in which to develop. Even married people find themselves subject to infatuation. A person detached from friends and family and freed from usual routines may find excitement and pleasure with some member of the opposite sex who is in a similar situation.

Reality is usually a good antidote for infatuation. A stable relation rests on the mutual satisfaction of numerous needs, and, since a relation based on infatuation lacks this aspect, it is usually temporary. Also, the object

¹ Evelyn Duvall and Reuben Hill, *When You Marry* (rev. ed.; Boston: D. C. Heath & Company, 1953), p. 41.

of infatuation finds it difficult to live up to the idealized role and may tire of it, if it lasts too long.

Not all infatuations end in disappointment and the breaking of the relationship. An infatuation may develop into a relation in which numerous needs are met. When this happens, there is often a decrease in the emotional intensity and a change in the nature of the relation. It may develop into mature love or lasting friendship.

ROMANTIC LOVE. Romantic love usually is more characteristic of a later stage of courtship than is infatuation. Ruth Shonle Cavan says romantic love differs from infatuation

in being more inclusive of the whole personality and more readily adjusted to the realities of marriage. Because of the confusion of romantic love and infatuation, romantic love has been repudiated by many as not having a genuine place in courtship and marriage. More recently, the concept of romantic love has been reexamined and found worthy to be one (but not the only) ingredient of happy and satisfying marriage.²

Whereas infatuation is primarily devotion to ego-enhancement, romantic love has its center of devotion in love itself and in the other person. When a man or a woman is romantically in love, his partner seems the most wonderful person in the world and worthy of devotion. Love makes the lover a slave to his feelings and his idealizations. A person romantically in love tends to overlook undesirable characteristics in a mate, whereas an infatuated person finds it necessary to deny them. Romantic love is closer to the realities of a relation than is infatuation.

A couple who are "romancing" desire to be alone. They tend to seek places that have been defined as romantic. Although the element of sexual attraction is present, the pattern is to minimize sex, at least in the beginning. The fact that sex does break through the resolutions of romantic love and leads to sexual relations has caused Robert O. Blood, Jr., of the University of Michigan, to speculate on whether or not the romantic complex in the United States will disappear.³ He points out that a basic component of romantic love, from its very beginning in the twelfth century, has been the denial of sexual expression, with consequent sublimation and spiritualization. If this pattern of behavior is replaced by the realities of sexual intimacies, he feels there is good reason to speculate about the future of romantic love in America.

Romantic love has the earmarks of democratic action. Within the pattern of the romantic complex is the definite belief that nothing should stand in the way of love. Wealth, social position, education, religious dif-

² Ruth Shonle Cavan, *The American Family* (New York: The Thomas Y. Crowell Co., 1953), p. 406.

³ Robert O. Blood, Jr., "Romance and Premarital Intercourse—Incompatibles," *Marriage and Family Living*, 14 (May, 1952), 105-108.

ferences, and other social classifiers are supposed to melt before its urgings. This position runs counter to the reality of social stratification and the group's desire for its members to court and marry among its own eligibles. The conflict and problems resulting from this situation are well known and heralded in our newspapers under such headlines as "Rich man marries poor girl." In Chapter Six we point out some of the difficulties encountered when one chooses a mate from different racial and religious backgrounds. It is well to keep these in mind in selecting dating partners, if one wishes to avoid withdrawing from a love affair because of such problems. In considering this point one should also be aware that romantic love often occurs unexpectedly and without foresight.

MATURE LOVE. There are many answers to the question, what is mature love. They are worthy of considerable attention and study. We begin by offering answers given by two students of the subject of love. Harry S. Sullivan, a psychiatrist, defined love this way.

When the satisfaction or security of another person becomes as significant to one as is one's own security, then the state of love exists.⁴

H. A. Overstreet, a minister and philosopher, gives us our second definition. He says,

The love of a person implies, not the possession of that person, but the affirmation of that person. It means granting him, gladly, the full right to his unique humanness. One does not truly love a person and yet seek to enslave him—by law or by bonds of dependence and possessiveness. Whenever we experience genuine love, we are moved by this transforming experience toward a capacity for good will.⁵

These, and other definitions, show how different aspects of mature love can be emphasized. We suggest that in any relation based on mature love, there is first of all the quality of acceptance. To love means to accept. A "loved one" is not pressed to prove his worth or explain his behavior. "Loving" takes it for granted that the individual has worth in his own right and reason for his behavior. An attempt to verbalize this quality of love has been made in the old proverb, "Love is blind." However, the proverb falls short in its attempt. To love does not mean to ignore certain aspects of the loved one as though one were blind. A loving relation does not imply that there are qualities in a person that one must ignore. The more a person loves, the more he accepts. To be sure, another person is never completely acceptable, but it is a question whether the limitation is inherent in the unacceptable personal quality or in the other person's ability to love.

⁴ Harry S. Sullivan, *Conceptions of Modern Psychiatry* (Washington, D.C.: William A. White Psychiatric Foundation, 1947), p. 20.

⁵ H. A. Overstreet, *The Mature Mind* (New York: W. W. Norton & Company, 1949), p. 103.

A loving relation goes beyond the principle of acceptance. It involves a satisfaction that stems from what the loved one is doing or from the status he occupies. The satisfaction does not come from the privilege of "basking in the glory" of the other person. It comes from an appreciation and recognition of what the behavior and status means to the other person. In effect, to be in love means a person can genuinely say, "I'm happy because he is happy."

The quality of sharing is another part of a loving relation. It is not enough for two people to accept and appreciate each other from a distance. Love requires that the thoughts, feelings, and behavior of each be shared. "Togetherness" is a term some people use to measure the sharing aspect of love. Sometimes people think that similarities in persons are equivalent to sharing or will promote it. This is reflected in the statement, "They ought to be able to love each other, they are so much alike." In our opinion, being alike is not the same as sharing. Whether or not it is easier for a couple to share if they have many similarities is still a matter of conjecture. We do know, however, that the insecure person is usually more threatened by strange things than the more secure person. Maybe it is easier to accept, share, and thus love traits that are similar to one's own, in the beginning at least. But there are many people who will testify that love makes it possible for them to share differences.

Along with sharing goes mutual responsiveness. Two people in love are keenly sensitive to each other's needs and feelings. They recognize and respond when others do not see or choose to ignore. Furthermore, the recognition and response are spontaneous. Secure in the feeling that one is loved for what he feels himself to be, one can act without fear, fear of losing self-respect or the respect of the loved one. This releases energies from the neurotic task of defending one's self and allows these energies to be directed toward the enhancement of the relation and the loved one.

Love goes hand in hand with understanding. The two are reciprocally related. Where there is love, there is understanding; and where there is understanding, the capacity to love is increased. However, the relation is not always inevitable or complete. As we have said, another quality of love is acceptance, which can carry a love relation beyond the limits of understanding. There are also, of course, many relations in which there is understanding but no deep feelings of love. Understanding, like the other qualities of love, is not found only in a love relation. It is a combination of qualities that create love, and the combination seems to be different for every couple.

LOVE AND SEX

It has been reported that girls are sometimes asked to have sexual relations with their boy friends to prove their love. This is a reflection of the confu-

sion that has developed about love and sex. The confusion results from the curtain of mystery we have thrown around these two feelings. Young people have often been denied adequate understanding of either.

It is true that love is sexual, but not in the sense of being primarily a physical thrill. As we have said, love is also understanding, tenderness, acceptance, and many other qualities. In some types of love relations, sex is subordinate to these qualities, in others it shares equal status. How these different qualities of love are manifested depends upon your training and the kind of society you live in. In the case of romantic love, sex is relegated to a lower status than other qualities. The role of sex in infatuation depends upon the particular quality chosen to be exalted. Chorus-girl infatuation definitely has a larger proportion of sex than teen-age infatuation.

Where mature love exists in a marriage, sex can be on an equal plane with the other qualities of a loving relation. As love develops during courtship, it is natural for sex, as a physical drive, to become stronger, so that before marriage there is a pleasant anticipation of the forthcoming sexual intercourse.

That love and sex are intimately tied together in marriage does not mean that the relation is inevitable or exclusive. Even when in love, a person may find himself or herself sexually attracted to someone else. Also, a person can find someone else lovable, without sex being directly involved. Counselors have talked with both married and unmarried couples who have felt distressed because, in spite of their love for the partner, they have found other members of the opposite sex attractive. They have been assured that this is not unusual. Couples have also been warned that sexual excitement is no guarantee that love exists.

The idea that sex is the important factor in initiating a love relation is not borne out by the findings of Burgess and Wallin.⁶ They found that, among the engaged couples they studied, the initial interest in each other did not have marked physical attraction connected with it. However, in two-thirds of the cases physical attraction was felt within six months. This suggests that people fishing in marital waters should bait their hooks with something more than sex, if they hope to catch a mate.

THE ABILITY TO LOVE

Anyone who can emotionally accept the idea of marriage probably has some capacity to love. We say "probably," because we cannot be certain. It is probable that some people are pushed into marriage against their emotional inclinations. They may stay married because of the same social forces. However, people not capable of loving will tend to shy away from marriage and most other relationships of an emotional nature. This does

⁶ Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 161.

not mean, on the other hand, that all people who are not married are not capable of loving. People remain single for many reasons; the inability to love is only one of them.

It is important to remember that the ability to love should be viewed in terms of degree. In other words, some people are more accepting, understanding, responsive, and so forth, than others. Thus if you are seeking a mate capable of mature love, it is well to judge on a relative basis rather than on any absolute standard. No one has devised a scale of measurement, but experience and understanding can help one to sense the more lovable people. It is important to stress that there are *types* of lovable people. People who are capable of loving are not necessarily alike in other ways. The complexity of a loving nature precludes too many generalizations, but we do know that some people are more capable of loving than others.

Unless childhood experiences have badly damaged the personality, marriage can probably increase a person's ability to love and be loved. Since the ability to love develops when a person is loved, a loving partner can do much to develop the ability in his mate. If a person knows he is loved, he becomes more secure within himself and thus can give more of himself in many different ways. In this manner, the circle of loving and being loved develops and can continue to do so throughout marriage.

LOVE FOR YOURSELF AND LOVE FOR OTHERS. Two respected sources say you should love yourself. One of the basic teachings of Christianity is the commandment to "love your neighbor as yourself." Usually, love of self is not stressed in Christian teaching, and some people have come to believe that love of oneself is selfish. However, if you read the commandment carefully you will notice that you are not asked to love anyone *more* than yourself but *as much as* yourself.

Students of mankind and of love support the Christian position. They maintain it is impossible to love someone else unless you fundamentally love yourself. Erich Fromm put it this way.

The affirmation of one's own life, happiness, growth and freedom is rooted in one's capacity to love. . . . If an individual is able to love productively he loves himself too. . . . Selfishness and self-love, far from being identical are actually opposite. . . . The selfish person does not love himself too much but too little, in fact he hates himself. . . . He is necessarily unhappy and anxiously concerned to snatch from life the satisfactions which he blocks himself from attaining.⁷

THE COURSE OF LOVE

DOES LOVE COME SUDDENLY? Some people say yes, others say no. Earl L. Koos reports that 47 per cent of the men and 59 per cent of the

⁷ Erich Fromm, *Man for Himself* (New York: Rinehart & Company, Inc., 1947), pp. 130-131.

women in his study of 1,100 college students believe in love at first sight.⁸ Other studies and observations indicate that these results are representative for other groups. Even so, counselors and other students of love and marriage look with skepticism upon the idea of love at first sight. They find it difficult, after looking at the process of creating loving relations, to accept the idea that love can emerge as a sudden reality. The idea of love at first sight can be explained in various ways. Here are a few of them.

1. It can be a mistaken interpretation of sudden sexual attraction. This seems likely to be true when the feelings disappear after sexual tensions have been released.
2. It may be a delusion whipped up by a strong longing or need to be in love.
3. It could provide a rationalization for a quick escape from an undesirable situation, such as an unpleasant home life or unbearable working conditions.
4. It might also provide a rationalization for a fear to examine all the factors usually considered in selecting a mate.

An insecure person may unduly fear an examination of himself over a period of time, because he is afraid no one could really love such a person as he. The situation might also be reversed; a person may be unduly frightened of the reality he must face as the result of a lengthy examination of another person. Love at first sight, under such circumstances, offers an easy escape from the responsibilities of courtship. These explanations of love at first sight are not intended to frighten people away from their feelings. They are used to point out that such experiences are usually unreliable grounds for choosing a mate. Our advice is to take a second look. This gives love time to catch its second wind, and the couple an opportunity to find out if the basis of their attraction is strong enough to support marriage.

DOES LOVE RUN SMOOTHLY? The only objective clue to the course love feelings follow in the typical romance comes from a study made by Kirkpatrick and Caplow.⁹ One hundred and fifty males and 246 females in college were asked to select one of a number of graphs representing the fluctuation and development of their love affairs that were eventually terminated. If none of the graphs were representative, they were asked to draw graphs of their own. Of the males, 67.3 per cent and of the females 61.5 indicated that there had been a steady increase in emotional involvement. About the same percentage of students also reported a steady decline

⁸ Earl L. Koos, *Marriage* (New York: Henry Holt & Co., Inc., 1947), p. 118.

⁹ Clifford Kirkpatrick and Theodore Caplow, "Emotional Trends in Courtship Experiences of College Students as Expressed by Graphs, with Some Observation of Methodological Implications," *American Sociological Review*, 10 (October, 1945), 619-626.

as the relation broke up. Love that has its ups and downs was reported by the remaining 32.7 per cent of the men and 38.5 per cent of the women.

THE SEARCH FOR LOVE

For those who want to be loved, F. A. Magoun has this advice.

Do not make the mistake of trying to be loved. It is only necessary to be lovable. This is difficult for an emotionally damaged individual to achieve, but the way to do it can be easily expressed. First, sincerely try to be your own best self according to your own lights. Second, treat everyone else as though he were in fact his best self because you feel in your heart that within the limits of his opportunities each of us really is trying to be his best self, and because you feel this, do everything to nourish that best self. Third, never try to make an impression. The most attractive people live with effortless ease. They are simply their natural selves. They never try to take on the mannerisms of someone else. They do not smoke because so-and-so does, or stop smoking because someone else has. They are themselves and consequently have no need to try to sell themselves.¹⁰

If one accepts Magoun's advice, the results are likely to be seen in one's personality. Such a person will have a healthy respect for his own opinions and ways of doing things. He will know that it is impossible to please everybody; that it is only necessary to be pleasant. What other people think of him won't throw him into a fit of depression or rage. He will realize that if he is to be loved it will be because he has a lovable personality and not because he does what he thinks people want him to do.

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CHAPTER FOUR

PREMARITAL SEX PROBLEMS

The mating impulse is strong in all healthy young people, and it strives for expression. At the same time, religious upbringing, custom, law, and other forms of social control check sexual expression.

THE SEXUAL IMPULSE AND THE SOCIAL CODE

WHY WE HAVE SEX PROBLEMS. The conflict between the sexual impulse and the social code is experienced in all organized groups and can never be avoided. Whenever boys and girls have a choice between following a moral code and following their impulses, there is a problem. If the code is clear and strongly enforced, the problem of choice between impulse and code is minimized. It is also possible that, if no code existed, a person might be comfortable in following his own impulses. This, however, is speculation, because all organized groups must depend upon codes in order to survive as groups.

For modern youth, the problem of conflict between impulse and a code of control has been complicated. We are in the midst of a revolution against the puritanical codes of the past. Young people find opportunity to defy any puritanical feeling they may have. Many find it easy to succumb to opportunities, but they encounter many problems, for they have no substitute for the code they are destroying. They are discovering that emancipation is not enough. Freedom bordering on anarchy is as uncomfortable as the most extreme of the rigid puritanical codes of the past. Thus, after a successful crusade against the tyranny of the past, today's youth must face the problem of building a new moral code. This problem, complicated by the Babel of current and conflicting advice, has taken on the proportion of a major crisis in our society.

DOGOMATIC ANSWERS VERSUS UNDERSTANDING. What should be our attitude toward our sex problems? What new evidence is there in recent scientific investigations? Should we take a prudish attitude and say, "These

questions are simply not discussed!" Should we sit in judgment on modern youth and say they are "going to the dogs," because they have more liberal and perhaps more realistic attitudes on sex than young people did a generation ago?

Rather than sit in judgment, rather than condemn, would it not be better to try to understand the demands and needs of young people for enlightenment and new experience? Frankness in facing the demands of their healthy young bodies is necessary. On the other side, it is necessary for youth to understand and profit by the experience of others.

To give even a qualified answer to the problems is difficult. There is little room for dogmatism here. The established and commonly held opinions have merit. But they are supported mainly by custom and tradition, buttressed by a puritanical code of ethics that, at least in its cruder, more conservative formulations, has little appeal as guidance for modern youth. Moreover, the wisdom needed is not simply an answer to the question of "right" and "wrong." It must also consider the effects of the individual's behavior on himself and on others, that is, on society. Youth demands answers in terms of both religion and science. To date, neither has been able to develop a particular code from the many principles they possess. Sometimes the evidence furnished by scientific method is contradictory. But, even when it is clear, it needs further testing on many issues, especially when its conclusions are different from those suggested by tested experience as it has been crystallized in custom, law, and religion.

Only within the last two decades have we begun to approach the difficult sex problems of the adolescent with frankness, honesty, and in a spirit of understanding, instead of in terms of customary bias and traditional taboo. Only lately have we come to study the consequences of a forced delay in marriage and attempted to gather evidence clear of bias of the old attitudes that will not take into consideration new factors modifying our living conditions and habits. Among these changes have been the invention and diffusion of reliable birth-control methods, the increasing freedom of young people, as shown in the absence of chaperoning, frequency of late hours, freedom while automobiling, freedom in co-educational contacts, the decline of religious authority, and so on. These are only some of the factors that we cannot leave out of account and that make for conflicts between the older and the newer codes. Some of the old standards should still hold. There is just as much need as ever for honor, consideration, and fair play. Indeed, there is more need for these qualities under a regime of freedom than under a code of fear and restraint. Freedom places a new strain upon the home and school in their task of character education—the basic need of our time.

THE PROBLEMS OF PETTING. There is probably no more frequent topic of conversation among young people of the Western world than

whether or not petting is right and how far one should go. Girls are probably far more concerned than boys, for they have much more at stake.

Those who consider themselves "free and emancipated" may even scoff at the very question of its "rightness" and at its place in courtship; but that gets us nowhere. In fact, these questions are most frequently raised by those with well-developed sentiments about the opinions and reactions of others, young people who have been "properly" brought up by their parents. Mixing, as they necessarily must, with people who have a more carefree attitude, a conflict in codes very soon arises, which may be serious for the person involved.

Various names are used to describe the nature and degree of the physical contact between a boy and a girl that deliberately attempts to effect erotic arousal. "Necking," "wooing," "smooching," "soul kissing," "mild petting," and "heavy petting" are some of the more common terms used. Basically, all these different names can be classified under necking and petting. "Necking" is often defined as contact from the neck up, and "petting" as fondling and direct sexual stimulation. Our remarks bear upon all types of erotic physical contact short of sexual union. We will simply call them all "petting."

Practically all the young generation in the United States today pet to some extent. Alfred C. Kinsey and his associates give statistical evidence to substantiate the general observations of people working with youth. Kinsey found that by the age of twenty-five, 91 per cent of American girls and 89 per cent of the boys were having petting experiences. Thirty-one per cent of the girls had petted to the point of orgasm. The same was true for 29 per cent of the boys.¹ There is little question that petting is a general experience of young people, however much this may be frowned upon by parents who themselves indulged in it much less and to whom the realization of this fact may be a shock. Parents need to see that such behavior is so general as to be expected.

The difficulty from the standpoint of the current moral code is in limiting petting, in keeping it in its proper place. It is naturally progressive and may well lead to sexual relations. Besides the dangers of pregnancy, abortion, and venereal infection, there are certain lesser consequences, among which not the least is a lowering of ideals and standards. Promiscuity is frowned upon under most conditions; promiscuous petting is no exception. Girls' reputations suffer more from it than boys' do, although a boy can also build a reputation of being a "wolf." Women are trained to be coaxed. If they yield too easily to the approaches of men, many men value their friendship much less. Another danger attending petting is the relation of

¹ Alfred C. Kinsey and others, *Sexual Behavior in the Human Female* (Philadelphia: W. B. Saunders Company, 1953), p. 267.

the sexual attraction between two people and the total attraction picture. It is natural for love to bring with it sexual desire. It is also possible for sexual desire to manifest itself in the absence of love. When this happens, it is easy to mistake sex for love. Boys and girls who enjoy their petting sessions will yearn for each other just as much without love as with it. If it is sex alone that leads a couple to marriage, their only bond of attraction may fade into the background as passion takes on a new perspective within the total marriage relation. If the rest of the marriage relation is primarily a void, unhappiness is a real likelihood.

The benefits of premarital petting, beyond the pleasures involved, have been stated by Kinsey.

Pre-marital petting experience provides an opportunity for the female to learn to adjust emotionally to various types of males. Thus she may acquire some wisdom in choosing the particular male with whom she hopes to make a permanent, life-long adjustment.²

This, of course, also applies to the male.

PREMARITAL SEXUAL RELATIONS

PREMARITAL SEXUAL RELATIONS AND CHOICE OF A MATE. What reasons are there to suppose that premarital sexual relations help in choosing a mate wisely? One of the greatest superstitions of our age is that marriage needs a test of passion. Popular and unscientific literature on sex is mainly responsible for the prevalence of that notion. It is relevant to observe that the most important tests for gauging the probabilities for successful marriage are not tests of passion at all but tests of character and personality. They relate to the degree of stability and socialization of the individual and are very little influenced by the degree of passion in the sexual embrace. There is not even any strong correlation between the frequency of desire for sexual relations in marriage and happiness in marriage. There is little or no correlation between the intensity of passion in sexual enjoyment and the frequency of female orgasm in sexual relations, on the one hand, and happiness in marriage, on the other. If these things are so—Ernest W. Burgess and Paul Wallin are the latest to confirm them in the main—what reason is there to suppose that occasional premarital relations, especially under the conditions of fear and worry so often found, will enable a man to pick a passionate woman certain to give him marital happiness? Violent passion is not an adequate test of the probable happiness that a potential mate will provide later in marriage.

While a young man wants to avoid a mate who shows no emotional response or very little emotion, the notion that premarital sexual experimenta-

² *Ibid.*, p. 266.

tion is necessary to match for passion is unfounded. This again is a rationalization of the increasingly free code. It has no scientific basis.

It may be well for those who like to demonstrate their love to match for that quality. It is probable, however, that this takes care of itself almost automatically. The really cold tend to be rejected in the process of mate selection. It is true that there is a residue of frigid women; but this term is ordinarily very loosely used. The frigid woman is one who frequently denies sexual relations to her husband. Or, defined in other terms, a frigid woman is one who is characterized by sexual anesthesia. She gets no enjoyment from sexual relations. Such women are in a minority. Anyway, many of them are quite willing to satisfy the sexual requests of their husbands, even though they themselves do not obtain maximum satisfaction. Most of the instances of female frigidity in marriage are social and psychological in origin rather than physiological, and can be overcome, according to psychological authorities, by frankly discussing the *causes* of the unwholesome attitude toward sexual relations, and by improving the technique of the husband in sexual relations. Terman, however, thinks that orgasm incapacity is hereditary, because he found so few social factors correlated with it.³ That is an interesting hypothesis. But it is not yet a scientifically demonstrated fact. If it is hereditary or constitutional inadequacy, training in sex technique will, of course, hardly remedy it. But we have digressed from the main point of this discussion, namely, that it is easy to rationalize the desire for premarital sex intercourse; easy for a man to fool himself into believing that it helps him achieve marital happiness by aiding him to discover a passionate mate.

PREMARITAL SEXUAL RELATIONS AND ADJUSTMENT IN MARRIAGE. It is a common rationalization of many young people that premarital sexual experience will enable them to adjust better in marriage. But there is little scientific evidence to support this view. It is largely a rationalization for conduct prohibited by the mores. If they must have premarital sexual relations and if they are willing to run the risks involved, it seems preferable to do so while facing reality. No good purpose can be served by fooling themselves with the belief that such conduct prepares them for marriage.

The situation probably differs according to whether a man has sexual relations with a prostitute, with the girl to whom he is engaged, or with a loose and willing woman for whom he feels at least mild attraction. Since the repeated favors she offers make the average prostitute sexually cold; and since the commercial aspect is distasteful to most sensitive and cultured men, it is unlikely that a young man will learn anything from a prostitute about sexual adjustment in marriage that he could not learn under

³ Lewis M. Terman and others, *Psychological Factors in Marital Happiness* (New York: McGraw-Hill Book Co., Inc., 1938).

much more favorable circumstances later in marriage. Similar propositions are true of young women with a desire to experiment.

Premarital sexual relations with the person you plan to marry are another matter. There are a number of factors to consider. First of all, if the relation is carried on regularly and is satisfying, the couple should consider themselves married from a sexual point of view. Since a couple presumably form a social relation before a sexual relation, a wedding, to such a couple, will be primarily a legal recognition of what has already taken place. Marriage will add financial responsibility and probably the pressures of living together under less favorable conditions. Under the circumstance, there are not likely to be many new pleasures to be gained through legalizing the relation. For this reason, there is sometimes a reluctance to accept a wedding, especially on the part of the man. Why accept responsibilities when the pleasures are to be had without them?

A break in a relation between a man and woman after satisfactory sexual relations have been established will have many of the emotional problems of a divorce—without the aid of society or the law. More important is the difficulty such a break creates in establishing a new relation with a member of the opposite sex that may result in marriage. Sexual satisfaction in a loving relation that imposes no obligations is not easy to find and will be very difficult to duplicate in future courtship experiences. Furthermore, it is very easy to idealize such a relation, especially since it has very few responsibilities attached to it. For these reasons a new relation and its potentialities may fall short in comparison with the idealized past.

On the other hand, if sexual relations with the "one-and-only" have not been regular nor adjustment achieved, the experience can be more deceptive than predictive. One difficulty arises out of the growth of guilt feelings on the part of one or both—most likely the girl. When this happens, a girl who has enjoyed sexual relations before marriage can lose all interest in sex after marriage, because her feeling of guilt has extended to all sexual relations. The question of suspicion may also have to be met. If she (or he) had intercourse with me before marriage, how many times has it happened with others? This can be a nagging question that even a direct answer may not satisfy.

PREMARITAL SEXUAL RELATIONS AND HAPPINESS IN MARRIAGE. Although there are conflicting opinions on this question, a few studies made in the scientific spirit are available. In 1929, Hamilton and MacGowan ^{3a} declared, in a study of a small sample of 100 married couples, that of the men who entered marriage as virgins, 57 per cent declared that they were happy in their marriage. This was true of only 46 per cent of those who

^{3a} G. V. Hamilton and Kenneth MacGowan, *What Is Wrong with Marriage* (New York: Albert & Charles Boni, 1929).

had had previous sexual experience. Of the women who entered marriage as virgins, 49 per cent declared that they were happily married; while only 37 per cent of those who were not virgins so declared. While these results are suggestive, the statistical sample was small and it cannot therefore be given great weight. Moreover, the group was selected for maladjustment.

Katharine Bement Davis,^{3b} an able statistician and throughout her lifetime a keen student of social and sexual phenomena, concluded, in her analysis of the sex life of 1,000 women, mostly of an upper-class, college type whose period of youth probably centered around 1900, that 15.2 per cent of the unhappily married women had had sexual intercourse prior to marriage, whereas only 2.5 per cent of the happily married women had experienced premarital sexual relations. There is also the important question whether the association found by Davis represents a real *causation* or whether it is merely an accidental association. That study does not answer the question.

The next investigation of this subject is the study, already cited, by Lewis K. Terman and his colleagues, who had this to say on the problem before us.

In view of the efforts made by church and society to maintain the traditional taboo against premarital intercourse, one might be led to expect a high negative correlation between the two variables in question. Our data confirm this expectation so far as direction of the correlation is concerned but indicate that the relationship is far from being a close one.⁴

Terman found only a negligible relation when the premarital intercourse took place with the future spouse. The correlations were "reliable but too low to have much value for prediction."⁵

The husbands who had had no premarital sexual experience had a mean happiness score of 70.9. (The highest score found was 87 points.) Those who had relations only with the future wife had a score *virtually identical* (69.3). Those who had experienced intercourse with "others only" scored 67.1, only slightly lower than the virgin group; while those men who had had relations both with their future spouse and with others were lowest of all (64.2).

The happiness scores of the wives of these men showed a very similar trend. The wives of virgin men had a mean happiness score of 72.5; the wives of the men who had had relations with the future wife only, a mean happiness score of 69.7; the wives of men who had had intercourse with others only, a score of 66.7; and wives of men who were promiscuous, that

^{3b} Katharine B. Davis, *Factors in the Sex Life of Twenty-Two Hundred Women* (New York: Harper & Brothers, 1929).

⁴ Terman, *op. cit.*, p. 324.

⁵ *Ibid.*

is, who had had relations with others as well as with the future wife, had a score of 65.6. *The outstanding fact about these scores is their similarity in amount despite the previous premarital experience of the husband.* For the wives who had been virgins or had had varying sexual experience prior to marriage, the scores of mean happiness ranged from 69.6 for the virgins to 63.6 for the promiscuous.

If these figures seem confusing, let us put the matter another way. Where premarital intercourse occurred only with the future spouse, there was only a negligible relation with later happiness.⁶ While Terman soundly cautions against interpreting association as shown by a correlation coefficient as proof of a cause-and-effect relationship, he concludes that his

data merely show that *in general those husbands and wives who were either virgins at marriage or had had intercourse only with each other tend to have higher mean happiness scores than the other groups.* They do not tell us why this is so. Premarital strictness in regard to sex may or may not be the *cause* of the greater happiness.⁷

Premarital strictness may be associated with ideals and with personality qualities tending to make those who possess them more successful in marital adjustment. Premarital laxness may have a contrary selective influence. As Terman says,

Whichever interpretation is correct, the practical implications are the same: other things being equal, *one's chances of marital happiness are at present favored by the selection of a mate who has not had intercourse with any other person.*⁸

Ernest W. Burgess and L. S. Cottrell, in their study of success and failure in marriage, deliberately avoided the collection of data on the premarital sexual experience of their couples. Otherwise it would have been desirable to compare their results with Terman's.

There is a commonly held opinion that the happiness of men in marriage is less likely to be adversely affected by sexual relations prior to marriage than is the case with women. But Terman's study concluded that this was not true.⁹ The difference in happiness scores between those men who had had premarital intercourse and those who had not was 4.6 points; for women 4.3 points. On the other hand, Terman concluded that "the man who before marriage has been extremely promiscuous is as good a marriage risk as the man who has been only moderately so."¹⁰

The study of Harvey J. Locke, which had the same purpose as the Terman study—predicting success in marriage—also has information bear-

⁶ *Ibid.*

⁷ *Ibid.*, p. 329. Italics ours.

⁸ *Ibid.* Italics ours.

⁹ *Ibid.*, p. 327.

¹⁰ *Ibid.*, p. 328.

ing on our question.¹¹ Locke found that most divorced and happily married men had experienced intercourse before marriage. However, a significantly larger per cent of divorced than happily married men reported experience. Approximately a third of the happily married men reported no premarital sex relationship as compared with about one-tenth of the divorced. The story for women was different. Of the married women in the study, 88.4 per cent reported no premarital sex relations. Among the divorced, 85.3 per cent made the same report. As far as this study is concerned, there was no significant difference between divorced and happily married women in terms of premarital sex relations.¹² Locke cited evidence to indicate that reported premarital sex relations were understatements for both the men and women.

The study of Burgess and Wallin continues the search for the relation of premarital sex relations and marital happiness. Their summary includes consideration of all the other studies we have mentioned.

Summarizing roughly, the results of the different studies, although not decisive, support the conclusion that husbands and wives with no experience of premarital intercourse have the higher probability of marital success, whereas couples in which husband or wife had premarital relations with spouse and others have the lower probability. Between these extremes in premarital experience, the evidence is not altogether consistent as to whether the chances of marital success are better for persons who had intercourse only with their future marital partner than for those who restricted their sex relations to other individuals.¹³

PREMARITAL SEXUAL RELATIONS AND HEALTH. The weight of authority in sexual science supports the view, with a few exceptions perhaps, that premarital sexual experience is not necessary to good health. Generally speaking, medical authorities hold that premarital sexual intercourse is not necessary for the maintenance of either physical or mental health. This was the conclusion of a British committee of physicians and social scientists. It is the view commonly accepted by leaders in the American social-hygiene movement. While these leaders of opinion hold that a policy of continence undoubtedly brings tension, conflict, and psychological and physiological strain, they contend that there is no evidence that, in normal people, sexual continence destroys or seriously affects health. On the other hand, they allege, there is much evidence of physical harm resulting from the antisocial and uncontrolled expression of sexual impulse prior to marriage.

THE DANGERS OF PREMARITAL SEXUAL RELATIONS. If premarital sexual experience cannot help in the wise choice of a mate, if it does not con-

¹¹ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951).

¹² *Ibid.*, p. 133.

¹³ Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), pp. 370-371. Copyright, 1953, by J. B. Lippincott Company.

tribute to future adjustment and marital happiness, are there any real dangers connected with the experience?

On the physical side the danger of venereal infection is always present. From 20 to 80 per cent of prostitutes have syphilis or gonorrhea or both. A young man about to have sexual relations with such a woman is safer in taking it for granted that she is infected than he is in assuming that she is free from disease. Any statement from a prostitute to the effect that she is free from disease is quite likely to be worthless. The "certificate" of freedom from venereal disease that she may show the customer may be worthless. They can be bought. Moreover, she may have had sexual intercourse with a dozen men just prior to this visit and may have been infected by one or more of them after her last examination. Though she has a financial motive to keep "clean" so customers will return, she also has a financial motive to get as much business as she can. Sooner or later almost all get infected.

As for sexual relations with women who are not prostitutes or amateur loose women, and in whom the man is not seriously interested but for whom he has a passing fondness, the following observations are relevant. Precautions against infections are still necessary. Moreover, even though the best clinical methods of contraception are 95 per cent reliable, the forms of contraception ordinarily used in premarital sexual intercourse are very much less reliable; first, because only less reliable methods are usually known to youth; second, because they have less training, skill, and experience in their use; and third, because the circumstances under which they are used are not conducive to their efficient employment. Therefore, in a certain number of cases the dangers of pregnancy must be faced.

Some callous, selfish, and inconsiderate men think nothing of sending a girl to an abortionist. They do not realize that, regardless of the high cost, such operations not only involve risk to the life and health of the girl but that, even in the hands of the most skillful and clean practitioner, the operation is always a trial for the girl. It strains nerves, induces fears, causes emotional upsets, and produces remorse. Scraping away the lining of the uterus, which is essentially what abortion is, may, if it is unskillfully performed, cause inflammations resulting in sterility. The average professional abortion is clean and expert. But most abortionists operate with improper aseptic precautions, dismiss their patients too quickly, when rest is needed, and, in general, take unnecessary risks with their patients because the operation is illegal and performed under surreptitious conditions.

Another possible ill effect of a "free" sexual life prior to marriage is psychological in nature. It is an established fact that it causes a certain amount of fear, worry, and conflict. These reduce personal happiness and efficiency. Anyone who counsels young people sees a considerable amount of this distress. Of course, if social attitudes were different, some of these fears and conflicts would disappear. Many will disagree with this statement,

but we do not believe that the average young person can live a promiscuous life without damage to the personality. Sexual relations among those engaged or really in love, but who are prevented from marrying by external circumstances beyond their control may be another matter.¹⁴ But a person cannot live *intimately* with many people without somehow cheapening the conception of intimacy. As Bromley and Britten rightly say, "selectivity and not promiscuity in sex life encourages development of the personality on higher levels."¹⁵

Promiscuous sexual relations not only have bad psychological effects; they are often symptoms of emotional maladjustments caused by earlier and seemingly unrelated experiences. These maladjustments are potentially more serious in preventing marital adjustment than any particular sexual act. Psychiatrists and psychoanalysts tell us that sexual relations are not always sought or granted for the purpose of sexual satisfaction. Sex is a means of expressing many different feelings and desires. The complicated emotional state we sometimes call an "inferiority complex" may motivate a man to conquer as many girls as possible merely to prove to his friends and to himself that he is a man. He will let nothing like respect or decency stand in his way. One of the tragedies of such a situation is that being a Don Juan does not solve a person's emotional problems. Another man may be expressing his unrecognized hatred of women or even his mother by reducing all women to the level of sex, which in his mind is the bottom of the gutter. Exceptional sexual behavior in women can also be symptomatic of deep emotional problems. The "free and easy" girl is not likely to be motivated by sexual impulse but by unfilled needs, such as the need for love. Marriage to a person with a history of "free" sexual life should be considered not only from the point of view of what the experiences have done to the person but also from the point of view of what kind of personality problems were the cause of this promiscuous behavior.

Other possible results of sexual freedom are either forced marriage or at least a predicament in which an ethically minded person wants to feel some responsibility toward the person whom he has "gotten into trouble."

That some men do not have these feelings of social responsibility is one good social reason why they should not enjoy the rights of sexual relations, for they are not willing to accept the consequent responsibilities. Herein lies a fundamentally rational reason why society has placed its taboo upon extramarital relations of all kinds. That an individual cannot give a rational reason for conducting himself in a certain manner is not proof that the conduct is either antisocial or social. The mere fact that many young women refuse the sexual advances of young men, giving only a taboo type of reason, is not proof that the conduct is not well chosen

¹⁴ See Chapter Seven.

¹⁵ Dorothy D. Bromley and F. H. Britten, *Youth and Sex* (New York: Harper & Brothers, 1938), p. 281.

from a rational standpoint. It may be rational, though the person involved may not be able to give full, rational reasons for it in terms of the history and experience of Western civilization.

On the other hand, elders make a mistake when they suppose that they can keep youth in the straight and narrow path sexually by appealing to their fears. Fear of infection *is* real. Fear of pregnancy is also real. Conflict, fear, and worry are genuine psychological possibilities. It is also true that many young people exaggerate their knowledge of birth control. They certainly know that abortions can be performed, though they rarely understand the medical risks involved. It is surprising how many of them, like statesmen, successfully "muddle through." As the news of success spreads, others experiment. But it is one thing to recognize that the fear technique has been overworked in the past and quite another for youth to suppose that there is nothing in those arguments, just because they are old. For experience teaches that there *is* a great deal in the old arguments.

SUMMARY OF THE CASE FOR AND AGAINST PREMARITAL SEX RELATIONS. We may conclude, therefore, by saying that premarital sexual relations are not proven to be essential for good health, but that they may prevent some personality strains and distortions; that they do not necessarily assist persons in selecting a mate more wisely; nor do they necessarily enable them to adjust better in marriage. On the other hand, at least in some cases, there are the real dangers of venereal infection, pregnancy, abortion, and forced marriage. Sublimation can be achieved in a minority of cases. For others it seems impossible. Many young men, probably the majority, find an outlet in a certain amount of masturbation. Frequently, natural discharges of semen in sleep relieve the tension of many. Still others will feel that premarital sexual relations are not necessarily a social evil if two adults are in love, are prepared to marry in case of pregnancy, and provided there is fundamental consideration and decency in the treatment of one another. But the dangers in this are the dangers of selfishness dictated by self-interest. The theologians may be scorned by the moderns. Yet, over the centuries, religious leaders have seen a great deal of the character limitations of the human race.

If you are looking for a code for sexual behavior, we hope this discussion has been a help to you. At the beginning of the chapter we pointed out that youth is faced with complicated sex problems. We also believe that the answers are not all in. The new code is still in the making. In the meantime, there are people who will be deeply concerned. Anyone facing unreasonable and unyielding attitudes, which make him feel miserable or insecure, will do well to remember that our religions provide more than "thou shalt not" commandments. They also teach principles of love and forgiveness. Under the circumstances, condemnation can't be of much help to anyone. It is also well to remember that there are an increasing number of trained counselors, within church programs and without, who are avail-

able to discuss personal problems. Both parents and children may be able to spare themselves a great deal of anxiety by seeking their help.

MASTURBATION

Many present-day parents were brought up with the idea that anyone who "handled himself" was something akin to a criminal. Nowadays parents are coming to realize that it is exceedingly bad mental hygiene to indoctrinate children with the idea that sexual enjoyment is something nasty and unclean and to be avoided at all costs. A century and a half ago, Tissot and other quack medical writers were preaching the doctrine that masturbation was the cause of practically all the evils to which human flesh was heir; insanity, feeble-mindedness, tuberculosis, and what not. These doctrines were held even by some scientifically trained medical men whose knowledge of mental hygiene was less than nothing because they believed with moral vehemence so many doctrines that did not square with the scientific facts, doctrines that had been passed down to the present generation of parents by oral tradition. Hundreds of thousands of American young men and women were subjected to these unwholesome influences. Fortunately, there is now a strong tendency toward a more intelligent approach; but the damage is still done to hundreds of thousands if not millions annually.

Kinsey found that nearly every normal boy masturbates two to three times weekly.¹⁶ Masturbation among girls was found to be less frequent than among boys.¹⁷ About two-thirds of those questioned by Kinsey admitted masturbation experience. The average frequency was about once in every two and a half to three weeks. Though the masturbation rate is lower among females, the extremes for the female are greater. There were some women who "had masturbated to orgasm as often as 10, 20, and even 100 times within a single hour."¹⁸ This is part of the evidence that indicates the wide sexual variation possible among the human male and female. There is nothing harmful about such a frequency since there is generally a check on excess masturbation in the resulting discomfort, difficulty of erection, and even slight pain. With the feeble-minded there are few normal restraints and the situation may be somewhat different. In a word, the greatest danger from masturbation comes not from any possibility of physiological strain, but rather from the fears instilled by misguided parents, playmates or counselors. Ordinarily, fears about the effects of masturbation and the guilt feelings built up by false impressions are soon outgrown, especially in the case of boys. In the instance of girls, the damage may be more permanent

¹⁶ Alfred C. Kinsey and others, *Sexual Behavior in the Human Male* (Philadelphia: W. B. Saunders Company, 1948), p. 506.

¹⁷ Alfred C. Kinsey and others, *Sexual Behavior in the Human Female* (Philadelphia: W. B. Saunders Company, 1953), p. 173.

¹⁸ *Ibid.*, p. 146.

owing to the later association of sex relations with childbirth. Frequently the fears instilled in girls build up a psychological frigidity in marriage. Kinsey is convinced that frigidity in women is a result of psychological and not of anatomical or physiological causes.¹⁹ The false sex teachings of parents may thus play a part in causing the frigidity of women in marriage. Our culture also bears a share of the responsibility. Yet culture is mainly transmitted by individuals.

The prevention of worry and fear is the main necessity. Physicians and wise counselors say this, in effect, to young people who are troubled with the problem of masturbation: "The habit will do you no physical harm if it is not carried to excess. Make a conscious and concerted effort to choose a marital partner as soon as conditions permit. Then, in most cases, the problem will take care of itself. In the meantime, do not worry about it or fear injurious physical effects."

HOMOSEXUALITY

Homosexuality is a minor problem of unmarried young people—of course it is also a problem of adults—that is little understood to-day either from a medical or social standpoint. Neither its exact extent nor its causes are well known. It is supposed that social conditions play a more important part, at least in the temporary and ephemeral forms of homosexuality, than unusual endowment of a physical and chemical nature. Yet a German medical authority on homosexuality, Dr. Magnus Hirshfeld, cites a great many reasons for thinking that homosexuality is constitutional and hereditary rather than social in origin. The point is controversial. Probably we need more investigation of the subject before a final answer can be given. The medical men who now have and have had the greatest scientific and social responsibility for shedding more light on the subject have generally shied away from investigating it. It was not a "proper" subject for medical study!

Our social institutions require, or at least seem to require, excessive delays in marriage, placing such abnormal and unjust strains upon young men and young women that, when they are thrown together under conditions of sexual segregation, whether in men's or women's colleges or in jails and reform schools, the conditions are ripe for the development of crushes and love affairs on a homosexual basis.

Many of these affairs are fleeting because the need for them is not permanent (except among prisoners). Almost every normal girl, for example, goes through an age when she develops a "crush" on some other girl. Normally, these attachments are outgrown as heterosexuality develops. In a small proportion of cases, however, the individual does not outgrow

¹⁹ *Ibid.*, p. 374.

it. It is in such cases alone that real danger to society and to the maturation of the individual arises. Every now and then in our men's and women's colleges a suicide will come to light because Helen, who had a crush on Joan, has suddenly decided to give up the homosexual relation, having fallen in love with Henry. If the attachment has been very strong, Joan may commit suicide. The records of nearly every college reveal one or more cases of this type. In high schools, countless crushes develop, especially between girls. Most of them wear off. A very small minority do not.

Another cause of homosexuality, besides segregation or isolation by sex under conditions of pressure to postpone marriage, is a difference in chemical or hormonal development. Most of us make the mistake of thinking of human beings as divided into two sharply defined sexes, the male and the female. We think of an individual as either all male or all female. As a matter of fact, the concept we need to develop is that of a spectrum or continuum. You know that on either end of a spectrum there are extremes in color. As you go either to the right or the left the colors shade gradually into one another. There is no sharp transition. So it is with masculinity and femininity. Some men are all "he-men." Some women are the very essence of femininity. In between lie all sorts of combinations. Women vary in their degree of masculinity and femininity. The same is true of men. If we knew enough about human beings we could grade them on a spectrum or continuum.

Much of our current attitude toward homosexuals and many of our panicky efforts to control homosexuality as a social problem arise from our false conceptions of its nature. Most of us are not all male or all female. We are something in between. That this "in-betweenness" sometimes leads people into forms of sexual behavior that our moral code does not approve is, therefore, only to be expected when we understand the nature of human beings. This does not mean that homosexuality should not be controlled socially. It must be, because if everyone were a homosexual the race would not reproduce itself. Homosexuality would be a threat to survival if it became dominant. But there is no real prospect of that, whether we repress or do not repress it.

Perhaps when we understand more of the mysteries of the glands of internal secretion and of the chemicals of the body known as "hormones" we shall gain a better physiological and chemical insight into the nature of homosexuality. When that day dawns—it is now somewhat in the future—we may be able to treat it more effectively and restore to normal people of unusual chemical endowment. For the confirmed homosexual, there is no really effective medical treatment.

In the meantime, every reasonable effort should be made to protect young boys and girls from individuals or group leaders who may lead them into ways of homosexuality. A certain number of homosexuals worm their way into positions of leadership in boy-scout and girl-scout troops,

into positions of responsibility in boys' and girls' clubs and similar groups. There they are in a position to do considerable damage, though here again, in most instances, the individual, if he has normal physiological and chemical endowment, outgrows any homosexual tendencies. There is, therefore, no need to be alarmed about this situation. But those carrying chief responsibility should keep an understanding eye on supervisors.

A homosexual needs not criminal punishment so much as understanding, sympathy, and whatever aid medical treatment can give. It seems odd that so many people get panicky in the presence of homosexuality—the mere thought of it gives them fits—when they are quite unconcerned about, let us say, the existence of malnutrition or poverty. Homosexuality is not one one-hundredth the problem that malnutrition and poverty are. Nor is one any more permanent or irreducible than the other. Yet many of us recoil with horror from even the thought of fleeting homosexual experiences on the part of growing boys and girls who have not yet determined in a clear-cut way their attraction to the opposite sex—have not, in other words, entirely grown up. We rarely show equal concern about other manifestations of slow maturation. In many cases of the more innocent and ephemeral types of homosexual experience, we are concerned primarily with a kind of retarded growth. It is important that we encourage growth in the direction of heterosexuality, even at the expense of occasional lapses from the established moral code.

The problem of homosexuality and of abnormal sex life is not our concern in a book intended primarily to promote understanding by, and on behalf of, young people about to marry or who have just recently married. However, the adult reader of serious intent who wishes to gain insight into the problems of the homosexual should read Donald Webster Cory's *The Homosexual in America: A Subjective Approach*.²⁰ It is written by a man who claims to be a happily married homosexual. The book deals with the problems of the homosexual from various points of view.

Although this discussion of homosexuality has been longer, perhaps, than the frequency of homosexuality in society would justify, it may be condoned because discussion of this subject has been relatively taboo and because it is a deviation in conduct so little understood. Indeed, many people look upon homosexuality with such emotional repulsion that they fail to see that it is *one* form of sexual adjustment, one way out of difficulties for certain people we rightly look upon as peculiar. But because it is an adjustment we cannot approve, we should not avoid its consideration. We must understand it rather than view it with revulsion and horror.

Many of the problems we now have persisted because we are unwilling

²⁰ Donald Webster Cory, *The Homosexual in America: A Subjective Approach* (New York: Greenberg Publishers, 1951).

to adjust our social institutions to the elementary requirements of human existence. We do not start with human needs; we start rather with the mores, with established customs, and attempt to put human nature in a strait jacket, the rigidity of which is sanctified by our ignorance and our moral traditions. We expect human nature to do all the bending and modifying. Why not make some changes in social institutions?

THE UNMARRIED ADULT

About 10 per cent of our population never marry. Others are single for long periods of time. Among them are likely to be a number of people with little or no conscious sexual drive, but there will be those who face the possibility of continued continence with difficulty. Will this be a handicap to their maximum mental and physical development? There are able physicians and scientists who think so. For strongly sexed individuals, any prolonged period of continence involves difficulties. Sublimation is easy for some; it is difficult for others. The conservative view is that sexual energy can be drained off into social, esthetic, and humanitarian efforts. The drive to sexual expression keeps returning, but it is argued that it can be conquered by will power. Those of weak endowment sexually may achieve this. But all history shows that it is too much to expect of the majority of the human race.

That continence, prolonged to the point of celibacy, may do damage to the personality, if not to physical health, was the opinion of the late Howard M. Parshley, zoologist of Smith College and a scholar in sexual science whose name carries great weight among scientists. Common observation leads one to suspect that absence of sexual experience has dried up and shriveled the personality of more than one adult. Also it is often associated with abnormal attitudes toward the opposite sex, toward literature, and toward life.

What can we do about it? If Kinsey's figures are correct, most older single men have not waited for society's permission for sexual expression. This is also true for a lesser number of women. These people are saying that sexual experience is a fundamental need of normal human nature; that to satisfy it out of wedlock need not be a social evil if both parties of the relation are ethical and considerate, and if there is mutual affection as well as a willingness to bear any subsequent responsibilities together. Thus the challenge from these people is to provide more adequate means for their sexual expression.

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CHAPTER FIVE

OVERCOMING DIFFICULTIES IN FINDING A MATE

When young people are in their teens, they are concerned more with dating than with mating. Their maneuvers are mainly exploratory. They have at first no desire to marry. They are merely trying to find out whether the people to whom they feel attracted measure up in terms of character, personality, temperament, health, and so forth. Only when young people find a means of livelihood does the desire for marriage reach its normal strength. Then they begin to wonder how they can find a mate, how they can make a wise choice, what they should look for in a mate, what qualities they should avoid. Are there certain factors that they consider important but that may not be so important after all? Above all, is there any way in which they can find out before marriage if their personalities are suited to each other? In other words, is there any way of predicting future success or happiness in marriage? Some of these questions will be dealt with in this chapter; others in the following chapters.

THE DESIRE FOR MARRIAGE

One of the measures of the desire for marriage is the intensity of the desire in comparison with competing or substitute desires. Sacrificing a high standard of living for the sake of marriage is more than some people are willing to do. Thus a proposal can be postponed from year to year until the best years of a marriage are lost. The working girl or even the girl who draws upon her parents' account may hesitate to say yes if she thinks too much about the loss of her present income. The loss for the girl may be more than a financial one; it may represent the loss of a career. Some girls still feel that marriage and careers are not compatible. However, circumstances may not only make the combination of marriage and a

career possible, but often necessary. If you are worried about the problems of a working wife, start reading Chapter nineteen now.

Not only economic conditions but also parental fixations may thwart the desire for marriage. It has been shown that a strong attachment of boys or girls for their mother predicts success in marriage. But a strong attachment is quite a different condition from a mother or father complex, in which there is such a strong emotional bond that the young people are reluctant to enter upon a new venture of their own. Fathers who monopolize the affection of their daughters, or mothers who monopolize the affection of their sons inflict grave injury upon their children.

There are other psychological reasons why people hesitate or fear to accept the responsibilities of marriage. It would be of questionable value to list them. They are so well hidden and well rationalized within a person that it would be a waste of time for one to try to analyze them. Suffice it to say that if you find that, for some reason or other (even if it doesn't seem to be your fault), your plans for marriage fall through every time they become serious, the help of a marriage counselor or a psychiatrist might prove valuable to you. Continuous indecision in making a choice might also be symptomatic of unrecognized psychological reasons for not finding a mate.

The decision to marry may also be stalled by a number of personal fears. They are usually irrational fears of various kinds: psychological, economic, or sexual. The young man may have fears about his sexual adequacy or the adequacy of his girl friend. He may fear that he is oversexed or undersexed or that his future wife may be "frigid." Men in the army who serve in tropical regions sometimes wonder about the effect of the heat upon their fertility. Constant and excessive heat can produce sterility, but it is likely to be a temporary condition. Women may fear the first sexual intercourse, may fear that they are sterile, or that they cannot have healthy living children. Many of these notions are picked up from "bull sessions" or by reading popular but unscientific sex books. The number of these fears is legion. They are far too numerous to mention here. Many of them are taken up in different parts of the book. Here attention is merely called to their existence and especially to the fact that the overwhelming majority of them are unfounded. Those that are well founded can ordinarily be treated successfully by a good marital counselor or a well-chosen physician. If you have worries about marriage, seek counsel from a competent source, and your worries will probably vanish. It is much better to seek advice than to permit the fears or worries to recur. That is good mental hygiene. It is unwise to rely upon other young people for factual information and for guidance on these problems. Parents may be able to help, but many of them would probably prefer that their children have expert medical or premarital guidance.

OPPORTUNITIES FOR COURTSHIP

The ability to find a mate is also dependent upon the number and quality of contacts for dating: briefly, courtship opportunities. Most people who remain single have not resolved never to marry but rather have drifted into their lonely state. It would be a good idea to determine in advance and as rationally as possible just how to go about meeting members of the opposite sex. In view of what is said in the following chapter on the importance of matching personality attributes, it would be well for young people at the very outset to think over carefully sources of a possible mate.

Experts on marital counseling and the problems of youth are pretty well agreed that not enough is done in our society to bring eligible young men and women together under socially desirable, noncommercial circumstances. There is need for more deliberate planning for such a purpose, both on the part of leaders of social groups and on the part of young people themselves. Society's failure to face this problem encourages blind dates and pickups, although there are dangers involved in these methods of meeting, which many young people accept rather than stay at home. We need to examine the various possibilities.

HOME. It is surprising how often the home is overlooked as a place to meet members of the opposite sex. Perhaps it is because in many homes there are few or no brothers and sisters who bring their friends in. It is probably also the result of the declining number of activities that can be carried on in the small dwellings of the modern family. Still there is no disgrace in using the home for all it is worth; not only as a place to meet new friends but also as an atmosphere conducive to the development of genuine friendships. It is still in good tradition for father to bring home an "eligible" young man for dinner, and certainly no one objects to brothers and sisters bringing their friends in. Young unmarried adults away from the parental home often live together in apartments that can be used to help make new friends. A girl cannot always ask a boy at work for a date, but most boys will welcome an invitation to an apartment party.

CHURCH. Many young marriageable people attend church. It has been known as a reliable institution for matchmaking in the past and can be effective today. If you live in a city, there are numerous church groups that would be glad to invite you to join them. Country churches afford similar opportunities, although in rural communities there may be fewer to choose from. Don't be discouraged if the first church you attend seems more interested in restricting young people than in helping them. There are many that are interested in boy-girl relations, regardless of religious background. The fact that a church can be of help to young people, has been demonstrated by the Hennepin Avenue Church of Minneapolis. Five hundred to a thousand unmarried youth assemble every Sunday evening

for three hours to worship together, to eat together, and to enjoy new and old friends.

SCHOOL. Your chances of meeting prospective mates increase if you are in college, particularly a coeducational school. One father threatened to send his daughter to an agricultural college if her marital prospects seemed few. If unsuccessful there, she would go to graduate school, and medical school would be the last resort. Following this example, a son who needed greater opportunity presumably would register in a school of home economics. The best ideas can be carried too far. It would be academic heresy for a member of a college faculty to recommend that a campus be chosen with marital prospects in mind, but people do go to college for less valid reasons.

The opportunity to meet mates through educational contacts is not limited to regularly enrolled students. Many schools offer night classes, extension courses (often many miles away from the campus), and lectures. Almost anyone can qualify and find time to attend. A phone call or a letter to the registrar of a school will bring you the information you are seeking.

OCCUPATION. Young people who work do so, ordinarily, to get an income, not to get a mate. They choose their occupations in terms of what they are capable of doing and in terms of the needs of the labor market, not in terms of love strategy. Yet, would it not be well to give consideration to the marital prospects of the occupations? A young person might well ask: "Will my job bring me in contact with desirable and eligible marital partners?"

The chances of finding a mate in certain occupations are much greater than in others, if we judge by the marriage rate of workers in these occupations. Female social workers, for instance, meet mostly their clients and other unmarried women. Salesgirls meet many male customers but not necessarily the men who work at the store. Young male instructors at men's colleges can't hope to meet many girls while on the job. Lists of favorable and unfavorable occupations have been compiled, but local conditions can nullify advantages by attaching a number of unfavorable conditions. For example, secretarial work is usually considered a good occupation for girls seeking husbands. This would not be true in Washington, D.C., or Hartford, Connecticut, because of the overwhelming number of girls for each eligible male. Rather than rely upon a rated list of occupations, use observation and common sense to help you decide if your occupation will help or hinder you in finding a mate. Of course experience will have the last say. Finally, remember that the nature of the occupation is not the sole cause of differential marriage rates among different professions. Some vocations tend to attract persons who have no interest in marriage, but the same vocations may afford adequate opportunities for marriage.

LEISURE-TIME GROUPS. Also consider the responsibility the individ-

ual has for the choice of his or her own leisure-time groups. If you are seriously interested in finding a mate, why not spend most of your leisure hours in groups in which the sexes are evenly divided, or in which there is a majority of the opposite sex? If you are interested in dramatics, join an amateur dramatic organization. If, on the other hand, your interest lies in outdoor sports, there are many outing clubs, ski clubs, and tennis clubs, scattered throughout the country. Settlement houses in big cities do their utmost to attract young people into wholesome forms of noncommercial recreation. Many young people who do not have aggressive personalities just sit back and feel that sometime or other they will meet their mates. It would be better for them if they joined groups in which they would have plenty of opportunities for meeting members of the opposite sex.

DATE BUREAUS. Various types of date bureaus are available to young people today. Whether or not they should be used depends almost entirely on the kind of date bureau it is and its reputation. Commercial matrimonial agencies are widespread and used by many people. It has been estimated that around five thousand marriages a year are made through these agencies. Correspondence with such an agency usually brings an invitation to buy a list of prospective sweethearts. The fees vary from ten cents for each name furnished to annual dues of ten dollars. The responsibility of courting rests with the participants, and there is little effort to match people by particular traits such as religion or education. Such agencies attract very few young people. Inspection of lists shows that the participants are usually widows, widowers, and other older people. Danger of swindle and seduction are two of the risks connected with this type of unsupervised method of seeking a mate.

In contrast to the commercial bureau, there have developed in this country various date bureaus that are neither matrimonial agencies nor interested in financial profits. Many of them have been established on school campuses, at churches, and at other gathering places of young people. The stigma attached to the older types of agencies sometimes carries over to the new bureaus, but this is overcome as the popular men and women make use of them. An example of the new type of bureau is the one that was organized in Newark, New Jersey, in 1941, through the initiative of Mrs. Elizabeth Wells Puth. She called together a group of clergymen, civic leaders, and educators, and received their support. The purposes of the organization were to introduce new people to the community and to introduce people to other people. In order to register with the organization one was required to have a personal interview and offer two references of character and marital status. The cost of registration was ten dollars, and there was a service fee, not to exceed fifty cents, for arranging introductions. Before an introduction was made, the girl and boy were matched in regard to age, height, occupation, interests, religion, hobbies, and general social background. The agency functioned very well until Mrs. Puth

was unable to devote her efforts to the program, because of personal responsibilities. Five thousand appointments during the first two years of operation and files stacked with letters of thanks indicate the success of the venture.

The development of this type of service should increase young people's chances for making friends. It should help to overcome the social isolation of many young men and women who find themselves alone in large metropolitan areas and the effects of that isolation on their personalities. Such organizations should not be considered as markets for love and marriage but as useful means for providing a wider circle of friends for young people. This will not only increase their opportunities for marriage but also make a wiser selection possible. Traditional attitudes handicap the functioning of this type of agency. The prevalence of this traditional reaction suggests that caution and a program of education be used in developing new introduction agencies.

BLIND DATES. Young people are against blind dates, and yet most of them have gone out on a blind date. They are like the drunks who stagger to the polls each Election Day to vote for prohibition. The failure of agencies to provide adequate service leaves no choice for some people who are seeking friends. Whenever a blind date is accepted, the situation may be handicapped by any or all of the following factors over which the person can have little control. The biggest danger of the blind date comes from the lack of pre-judgment. This means that a blind date is likely to be "slower" and less interesting than one in which two acquaintances are dating. It may take the entire date to form judgments about how one should act. Behavior that is sometimes interpreted as dull may be nothing more than the exercise of caution with a new person. A second date is really needed to form a reliable opinion. This is not always the case, for sometimes a person can be certain from the beginning that he or she is matched with a "wet blanket." This is discouraging and, if it happens several times, has the tendency to make a person reflect upon his own adequacy. He may falsely conclude that something is wrong with his own personality. The third difficulty arises when a girl finds herself dated with a boy who is "hard to manage." The more anonymous the third person who makes the date, the more likely that this will happen.

On the favorable side, it is easy to see that a blind date can be better than staying at home. It will put you into circulation and take you to places where you might meet other people (even though your date may not be up to par). Also, a blind date offers opportunity for experience that can never be gotten at home. Such experience can add to your personal development and make you more attractive, when other opportunities present themselves. Some blind dates will probably amount to nothing more than practice in the art of dating and making friends.

PICKUPS. Pickups usually carry more stigma than blind dates and

more expectation of sexual exploitation. Yet, as one young girl said, "There are pickups and then there are pickups." A pickup on the street often has the purpose of a one-night thrill. It can be dangerous in a number of ways and is not likely to lead to permanent friendship. A way to counter such an offer is to invite the person to present himself at a respectable place, among respectable people. Many lonely people are willing to accept these conditions; if not, you can't be blamed for trying. Extreme caution is certainly to be recommended. Sometimes people "accidentally" meet at concerts, museums, on trains, or at the beach. Conditions surrounding such meetings offer many safeguards against possible exploitation and even murder. These acquaintances need not even be considered pickups. When the safeguards are present, pride is about the only problem a lonely person has to face. Briefly, we are suggesting that blind dates and pickups are not totally bad. Whether they will lead to friendships or not depends upon the people and the circumstances. People who totally condemn these practices should be challenged to provide better circumstances for promoting genuine friendships.

PERSONAL FACTORS

ACCEPTING FRIENDSHIPS. It is not enough to be in the presence of prospective mates. One must decide when to date a new acquaintance and under what circumstances. After they have been introduced, the couple are pretty much on their own. The speed with which friendships develop is almost entirely a personal matter. There are a conservative few among the younger generation who shy away from the relatively free and easy matchmaking patterns of their peers. They are likely to miss many opportunities for fun and friendship. On the other hand, there are the reckless ones who risk their lives and reputations by unthinkingly accepting invitations, without consideration of what might be involved. Between these two extremes are the majority of young men and women who learn to judge each situation separately. However, even for them making friends is not a simple matter. They lose potential friends because they are too slow or too fast in pushing the friendship. They can take comfort in the fact that nearly everyone else is faced with the problem of asking for and refusing dates, without established patterns to follow. They are rebuffed and disappointed no matter how skilled they may be.

One of the biggest handicaps in dating new friends is the lack of honesty in the bid for and rejection of dates. It is almost taboo for a girl to say no to an invitation. Instead, she says that she is busy. A problem arises when a girl is busy and wants to let the boy know her refusal is not a brush-off. She can say she hopes he will call again, but it happens that girls will also say this just as insurance, with no intention of going with the boy as long as there are other invitations available. The result is

that the boy must often guess what the girl means, and sometimes he guesses wrong. As a result, some desirable friendships are never developed. A polite no to the persistent but unwanted boy has merit and could eliminate some of the confusion. This, of course, calls for the mature point of view that a rejection by one person is not reason to believe you will be rejected by others or that you are an unwanted person.

Another difficulty is the tendency for girls to judge the interest of a boy by the days or weeks in advance that he asks for a date. This is another example of how interest in a person is measured by indirect and often totally unreliable methods. Some girls make it a rule not to accept a date without twenty-four or forty-eight hours' notice. This is understandable when time is needed to prepare for the event, but, when time is not needed, the rule is only a burden on the process of making new friends. Almost as foolish is the vain rule of never being second choice. Most young men and women are so fickle and changeable that it is difficult to decide whether one is second choice or a new first choice.

So far, we have discussed the girl's point of view. From the boy's point of view, a young man can facilitate the process of making friends by allowing girls more freedom in expressing their preferences. Unfortunately, some fellows seem to think a girl wants to get married if she smiles at a man. For a long time, women have been doing more choosing than many men realize, but it would be better if it could be done openly and hence be less subject to misinterpretation. Another difficulty is that there are men who would rather not ask for a date than run the risk of being refused. It is amazing how, on some college campuses, both boys and girls sit in dormitories, because the boys are afraid the girls will say no, and the girls have no way of dispelling such foolish ideas. Still another attitude that needs changing is the boy's unwillingness to date any but the most popular girls. Since popularity is not always based upon a girl's fitness as a wife or even as a companion in fun, the sooner this attitude can be changed, the sooner there will be a greater opportunity for new friends and better mate selection.

STEREOTYPES AND POPULARITY. Courtship in the United States has become highly stereotyped. Movies, books, and television give detailed descriptions of the proper dress and behavior. The pressure to follow the typical way is sometimes very great. This may mean a compromise with your own standards and ideas. Whether or not you date may depend upon your willingness to accept the group's way. If you have not already felt the pressures for conformity, you probably will, for it is only the exceptional person who need not reckon with them.

Popularity is not the reward of meek acceptance of external pressures, yet careful planning in relation to so-called popularity codes may make popularity possible. One thing is certain—you can't expect many people to date you or consider you for a mate if you insist rigidly upon your own

personal and often selfish point of view. Some boys and girls explain their lack of popularity by expressing contempt toward the prevailing courtship codes. However, to say that boys don't like nice girls anymore is really a lame excuse for not dating. Admittedly, there are some teen-age gangs whose codes cannot be considered respectable. Boys and girls can feel proud of resisting their pressures. However, if you feel that most young people are bad or too frivolous, it is time for you to reconsider your values and ask yourself what your trouble is.

THE COST OF DATING. Many people believe that it takes money to have a good time. This need not be true. Boy-girl activities on college campuses offer excellent examples of how money can be minimized. Twenty cents (in 1955) buys two cups of coffee and an opportunity to talk with a girl. If this is followed up with a date for a movie or a dance, a girl is not likely to complain about a man's inability to spend much money. A man who handles his money wisely is more likely to be admired than scorned.

One way to reduce the problem of money in dating is to go dutch. This simply means that the girl shares the expenses. This plan has several advantages. It doubles the number of possible dates by halving the expense for the man. It allows the girl more freedom in suggesting the nature and cost of the entertainment and even gives her more freedom in promoting dates. Another advantage is that it eliminates the idea that because a boy spends his money on a girl he is entitled to some physical thrills. One must have a rather mature ego before he can see the dutch date as something other than a reflection upon himself. We also recognize that it is not likely to work until a rather secure relation has been built between a boy and girl.

A girl can help to keep date expenses within reasonable bounds by letting the boy know she is more interested in him than in his pocket-book. She can, for example, ask her escort what he thinks looks good on the menu. If he is alert, he will suggest that hamburgers are especially good in this place, if he is a bit short of cash. If he is "loaded with money" and eager to spend it, he will say the steaks or lobster appeal to him. If she is money conscious, the girl will not pass up the hint. Invitations by girls to their homes for refreshments will also cut the high cost of dating. Some schools are considerate enough to provide kitchen privileges for women students so they can entertain their boy friends.

A final suggestion is the reminder that communities have a variety of inexpensive entertainment facilities. Some places to take a date when the pocketbook is low include school functions, activities of the Y.M.C.A., Y.M.H.A., or Y.W.C.A., church parties, community concerts, and museums. There are also free skating, golfing, tennis, boating, and picnic facilities in many areas.

ROMANCE VERSUS REALITY. One of the surest ways to make it difficult to find a mate is to expect too much. High standards of suitability or

excessive idealism are factors effective in postponing or preventing marriage. If young men or young women expect too much, they necessarily limit their choice. The higher the standard of choice, the more imperative it is that wide contacts be made.

In facing the problem of finding a mate it is quite important that young people minimize as much as they can their romanticism. It is utter nonsense to suppose that somewhere in the world there is the one perfect mate, if he or she could only be found. This is not true. Any normal man can find, with a suitable search, dozens of women capable of mutual adjustment with him in a happy and satisfying marital union. In like manner, there are dozens of suitable husbands available for any woman. The notion that there is only one, or at most only two or three, is quite out of accord with the facts. Young people should realize that for thousands of years it has been customary for marriages to be arranged by parents or marriage brokers, not by the young people themselves. Only within the last century or two, and that only within the Western world, has choice been free on a romantic basis.

While there are some gains in our free system, there are also some dangers. It may lead to hasty and unwise choice on an emotional or sentimental level rather than on a mature, realistic level. It may lead to infatuation rather than to a mature love and enduring companionship. If, by some miracle, the cult of romance, now so dominant in the United States, could be modified, it would help considerably in solving the problem of finding a mate. Certainly, modification of the cult would prevent many unhappy marriages.

But in spite of everything, for most young people the drive to marriage is so strong that it overcomes all difficulties. For those who find the going rough, it might be encouraging to know that approximately nine out of every ten persons in the United States marry at one time or another. The discouraging thing is that many of them do not seem to be happily married. Many people come to feel, "Well, if this is not the best possible choice, it is a good choice." On the whole this is well. Our thought is that it is undoubtedly better to marry a second choice than to go through life hoping for an ideal mate but never finding one.

IMPERSONAL FACTORS

On the other hand, some circumstances, largely impersonal, influence the chances of finding a mate, and especially a certain type of mate. Among these are residence, the sex ratio of the population in which one lives, age, economic conditions, and the nearness or remoteness of war.

RESIDENCE. In a study of 5,000 Philadelphia marriages, J. H. S. Bossard, of the University of Pennsylvania, found that in $\frac{1}{3}$ (33.6 per cent) of the marriages the brides and grooms lived within five blocks of

each other prior to marriage. Only 18 per cent lived more than five or less than twenty blocks apart. In 82 per cent of the cases, the partners lived in the same city.¹ A more recent study by McClusky and Zander of a semi-rural area in the Midwest generally confirms what Bossard found.² Still another study in New Haven, Connecticut, emphasizes how important residence is in mate selection.³ Although this does not mean the couples had not met before moving close together, it does suggest the importance of residence.

"What can I do about this?" you will ask. It is undoubtedly true that most young people do not decide in what residential quarter of a city their parents shall live. (Incidentally, wise parents of young people approaching the marriageable age will give thought to that matter.) But young men and women who leave home to take a job in another city might well give attention to the location of their residential quarters. Quite unconsciously it may influence the leisure-time, civic, and religious groups selected, and thus have a bearing upon the ability to find a mate and upon the quality of the choice. If you are Protestant, Catholic, or Jewish, and are determined to marry in your own church, the ratio of the major religious group within a residential area certainly shouldn't be left out of consideration if you are free to choose your occupation and residence when you finish school and decide to leave home.

THE SEX RATIO. Another factor over which control is indirect rather than direct is the sex ratio of the population in your community. By "sex ratio" is meant the proportion of males of marriageable age to females of marriageable age.

A marked disproportion in the ratio of the sexes, such as more males than females, or more females than males, may have considerable influence on a person's chance of finding a mate. But even this biological factor is not totally beyond human control. Let us first understand how the principle operates. If there are 1,000 men and 1,000 women of marriageable age on an isolated island, all can find a mate, if they desire to do so. To be sure, some may be considered undesirable on this or that ground, but the biological potentiality is there. If there are only 950 males and 1,000 females, some females will remain unmarried, if we assume monogamy. A reversed situation might also be the case.

How does the supposed situation compare with that in real life? Although there is an excess of males at birth (about 104 males to 100 females), with advancing age the males lose their advantage, until in middle

¹ J. H. S. Bossard, "Residential Propinquity as a Factor in Marriage Selection," *American Journal of Sociology*, 38 (September, 1932), 219-224.

² Howard Y. McClusky and Alvin Zander, "Residential Propinquity and Marriage in Branch County, Michigan," *Social Forces*, 19 (October, 1940), 79-81.

³ M. R. Davie and R. J. Reeves, "Propinquity of Residence before Marriage," *American Journal of Sociology*, 44 (January, 1939), 510-517.

and late life there is generally an excess of females over males. At the time when most people marry the sexes are approximately equal in number.

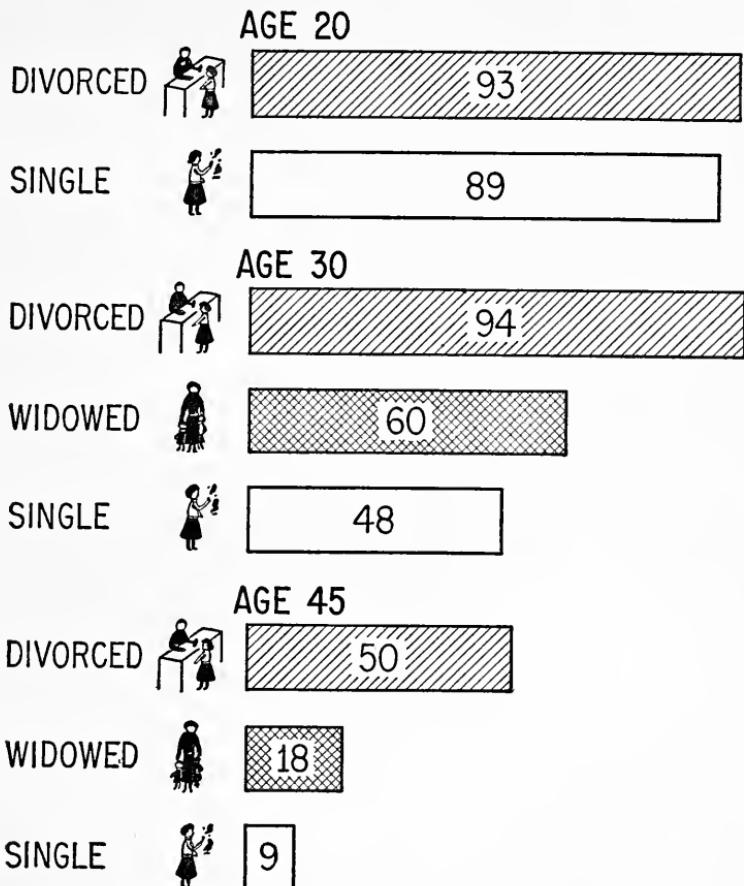
In actual society, many circumstances may alter the normal biological distribution. A war so changes the sex ratio that women are adversely affected. After war, many women find it difficult to find a mate. Large numbers of men of marriageable age are killed, thus reducing the chances for many women to find any mate at all.

A variety of economic and social circumstances may put a premium on one sex. For example, on the frontier during the westward settlement of the United States, there was a special need for men, owing to the hard conditions of life. In pioneer settlements there always tend to be more males than females. Likewise, in frontier occupations like mining and lumbering, there is a larger proportion of men. Cities of mushroom growth, like Detroit, which have attracted large numbers of young men to the automobile and allied industries, have an excess of males over females. Cities in which heavy industries are concentrated tend to have an excess of males, while cities specializing in light industries tend to have an excess of females. Troy, New York, for example, has an excess of females because of the large number of women employed in the collar and shirt shops. Cities having large numbers of office workers (for example, Washington, D.C.) also tend to have an excess of females. One can easily find in the census reports the sex ratio in any particular city or state.

THE AGE FACTOR. One look at the marriage rates according to age shows the dangers of postponing marriage, especially for women. The maximum prospect for marriage among females lies between the ages of twenty and twenty-four. After thirty, their chances decrease sharply. For males, the age factor is not as important. A man can postpone marriage until he is twenty-seven, before the impersonal force of age decreases his chances for marriage. At the age of thirty, a bachelor's chances for marriage are 67 in 100 compared with a single woman's chances of only 48 in 100.

If a woman is either a widow or a divorcee, the age factor does not decrease her chances of remarriage in the same manner as it does the single girl's. Paul H. Landis made the chart on the following page to show the chances of marriage and remarriage for women according to age.

ECONOMIC CONDITIONS. Prosperity and depression go hand in hand with the marriage rates. In the depression of the early 1930's there were an estimated two million young men and women who wanted to marry but felt that they couldn't afford it. In 1930, the marriage rate fell from 10.1 to 9.2; in 1931, it fell to 8.5; and in 1932, it fell to 7.9 marriages per thousand population. For boys, this meant postponement of marriage until a later date, but for many girls it meant no marriage at all. If you recall the influence of age upon a girl's chances for marriage, you can easily



Chances in 100 of Marriage for Single Women and of Remarriage for Divorced and Widowed Women

Source: Paul J. Landis, "Sequential Marriage," *Journal of Home Economics*, 42 (October, 1950), p. 625.

understand how three or four years' delay could push her right out of the marriage market.

CONCLUSION

In spite of all the difficulties we have discussed, 90 per cent of the people in the United States marry. We are not attempting to raise the percentage to a hundred, but we do feel that among the unmarried 10 per cent there are people who would have found marriage satisfactory if they had been

given the opportunity to try it. We have studied enough sociology and psychology to know that a person is not a free agent when it comes to the task of choosing a mate. However, we do believe that young people can widen their selection circle and possibly select a mate more wisely if they are aware of the forces that direct them toward certain people. We believe it is possible for people to alter their situations in many circumstances, and increasing the possibilities of a happy marriage is a strong motive for doing so.

Whether it was possible or even necessary for a person to change all the factors mentioned is doubtful. Most people can check their attitudes and, with or without help, make some changes. It would be unrealistic to expect too many, but even small shifts may make a difference in the number and kind of friends available. How well the home, church, school, and occupational and recreational opportunities are used in finding potential mates depends upon the initiative of each young person when opportunities present themselves. Less subject to personal control are the factors of residence location, sex ratio, and age.

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CHAPTER SIX

CHOOSING A MATE WISELY

There is an old saying that a woman should not marry a man for his money, but she should never let it stand in the way. It is relatively easy for most of us to reject the idea of marrying for money, but are our choices based on love, common experience, and similar backgrounds any sounder? If so, what evidence do we have to support our position? And, even if we could develop a completely objective test for choosing a mate, how many people would be free to choose on such a basis?

We can answer our last question first by saying that no one is completely free to choose a mate objectively. First of all, we have the unconscious aspects of personality dictating to us. These factors tend to direct us toward certain kinds of people and away from others. This has both its good and bad sides. The drive for satisfaction of needs, for example, will draw us toward people who can satisfy our needs. If two people satisfy each other's needs in a reciprocal relation, the marriage will likely be a satisfying arrangement. On the other hand, psychiatrists point out that people are sometimes attracted to each other on the basis of neurotic needs—needs that are not basically related to the development of mature personalities. In the counseling office, it is not uncommon to find a young lady who wonders why she should have married a man who is just as cruel and domineering as her father. Or we have instances in which a person divorces a mate because of personality incompatibilities and almost immediately falls in love with someone else who has the same kind of personality as the divorced mate. An extreme example is the girl whose father took great delight in inflicting physical punishment upon her. When she married, she was at first relieved to be rid of her father, then horrified to find out that her husband found great pleasure in burning the bottoms of her feet with cigarettes. In each instance we see this attraction to people who help perpetuate the same kind of relation that existed previously, no matter how painful or undesirable such a relation may be consciously.

Neurotic drives sometimes lead a person to the doorstep of marriage,

but for various reasons the marriage never takes place. There are people who again and again fall in love with someone they eventually decide they can't marry. Courtship never ends. For example, Miss Willbe's life history is full of men she was going to marry. As she related her story to a counselor, a particular pattern seemed to appear. She always fell in love with men who had less education and who were living on a higher social level than she. In each instance, the engagement was broken shortly after the wedding date was set. Miss W. came from a lower-class family but had worked her way through college and thus had seen and had come to appreciate a different way of living. However, she still felt inferior to college people and attempted to compensate by having boy friends who would "look up" to her. This neurotic feeling of being inferior prompted her neurotic need to be "superior" to her male friends. It was only after her emotional level was brought up to her educational level that she was able to accept men who were her educational equals and eventually to marry.

The degree to which a person is subject to these unconscious drives—be it for better or worse—varies according to the individual and also according to the social situation. Such external factors as the sex ratio, place of residence, and recreational activities limit the role of the unconscious factors in mate selection as well as the conscious.

In the examples we have described, the tendency was for the neurotic forces to dominate marital choice. There is disagreement among psychologists, psychiatrists, and social scientists about whether or not such cases are typical. We take the position that they are extreme cases, and that for the most part a person can, from the possibilities he makes for himself and those provided by his environment, consciously deliberate and choose a mate.

YOUR JUDGMENT AND THE ADVICE OF OTHERS

YOUR OWN JUDGMENT. The fact that there are approximately half a million divorces a year suggests that perhaps young people can't be trusted to choose their marriage partners wisely. We would be very hesitant about coming to this conclusion. Our reason is that any judgment is likely to be the product of many opinions, and it is difficult to say whether a particular choice is the reflection of a person's own conclusions or the product of the strongest influential force of the moment, parents, for example. In *Escape from Freedom*,¹ Erich Fromm points out the strong tendency of people in our day to escape from the freedom of choice. It is easier for many people to place the responsibility of choice on someone else, so they can escape blame if anything goes wrong. This is an easy way to dodge

¹ Eric Fromm, *Escape from Freedom* (New York: Rinehart & Company, Inc., 1941).

responsibility, but it doesn't contribute to the creation of mature marriage relations.

Today a person faces three major influences in selecting a mate. The first is his personal desires and wishes; the second is the desires and wishes of parents and sometimes of close friends; the third is the development of scientific data, which offer a series of objective observations about predicting success in marriage. Of the three forces, parental and social influence is probably the oldest and most widespread. Personal choice is relatively new in the world, and the use of science in choosing a mate is still a novelty held in suspicion by many people.

It would be presumption for anyone to say with finality which force should be most influential. However, we go along with the growing idea that the individual should be the final judge in choosing a mate. It seems to us that this trend is consistent with the ideals of democracy to which we in the United States subscribe, and consistent with the high value we place upon respect for the individual and the preservation of his rights.

To argue for the right of personal choice in mate selection implies some belief that the individual is capable of making wise choices. On this point, we must admit that the opposition has valid objections. There are many immature people among us, and the romantic basis for selection produces many disappointing marriages. Our answer to this point is that the right of choice has already been granted to most people, and it is better to educate them than attempt to curb the freedom of selection.

The three forces we mentioned—personal choice, parental choice, and scientific indication—are not generally contradictory to each other. All the information to date indicates that if the individual seriously considers the advice of parents and the findings of science he will probably improve on the batting average of the American population as a whole, when it comes to the selection of a mate. Still the ultimate decision rests with the individual, for he can best recognize his own needs and the mate who can best satisfy them. Confidence in one's own choice is predictive of marital adjustment, according to Burgess and Wallin, more so for women than men.²

APPROVAL OF PARENTS. Most parents take an interest in the mating choices of their children. But, because of the traditional emphasis on personal freedom in the United States, parental advice is more likely to be indirect than direct. There is some evidence that direct control is more likely to result in the rebellion of the children. Allan Bates, in a study of parental roles in courtship,³ found that secret marriages were most common among young people whose parents were despotic. He also found that parents who have not been happy in their own marriages are most likely to

² Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 564.

³ Allan Bates, *Social Forces*, 20 (May, 1942), 483-486.

interfere in their children's choice. They may be trying to help their children avoid their mistakes, or they may be projecting their own desires for happiness.

On the other hand, parental opposition to a marriage can be a useful brake on romantic enthusiasm and can stress a more enduring basis for marriage, namely, companionship instead of romance. Thus it appears that parental opinion can be helpful if a person can distinguish between valid and invalid objections to the marriage. An objection to a marriage that crosses religious lines, for example, would hold more validity than the objection of a father who just "feels" his son should wait another year or two for marriage. Burgess and Wallin recorded the attitudes of the parents of 1,000 engaged couples toward the engagement.⁴ Three years after the marriages, reports were collected from 830 of the original 1,000 engaged couples. The number still living together was 666, the number divorced was 33, and 131 had broken their engagements. The results show that "parents are able to discriminate to some extent between unions that will succeed and those that will fail. The parents of the young women tend to be better prognosticators." Following is a table that gives the details of the findings.

ATTITUDE OF PARENTS TOWARD THE MARRIAGE AS
COMPARED WITH THE SUCCESS OF THE RELATIONSHIP

Attitude of Parents	Engage- ment Broken Percentage	Success of Relationship	
		Married Three Years or More Percentage	Separated and Divorced Percentage
Man's Parents			
Both approve	77.1	82.0	69.7
One disapproves	7.6	4.5	12.1
Both disapprove	10.7	9.3	12.1
No report †	4.6	4.3	6.0
Woman's Parents			
Both approve	64.9	82.7	72.7
One disapproves *	5.4	5.3	9.1
Both disapprove	22.1	8.7	12.1
No report †	7.6	3.3	6.1

† Includes parent or parents dead.

* Includes no report of one parent.

Source: Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 561. Copyright, 1953, by J. B. Lippincott Company.

⁴ Burgess and Wallin, *op. cit.*, p. 562.

Locke's comparison of happily married and divorced couples supports the findings of the study by Burgess and Wallin. One hundred and sixty-eight happily married husbands and 169 happily married wives were compared with 158 divorced husbands and 182 divorced wives.

More than three fourths of the happily married men and women reported that their parents approved their prospective mates, whereas only about half of the divorced reported parental approval. It also indicated that about 1 in 20 happily married men and women reported parental disapproval of their mates as compared with 1 in 5 divorced men and 1 in 3 divorced women.⁵

Both these studies confirm the study made by Burgess and Cottrell twenty years ago which found that when the parents of both the bride and groom approve a marriage, there is a greater chance of marital adjustment; when one or both parents disapprove, the proportion of marriages that attain good adjustment is much reduced, and the proportion of marriages showing poor adjustment is much increased.⁶

OPINIONS OF FRIENDS. While Burgess and Wallin were recording parental attitudes toward the engagements, they also recorded the opinions of the best friends of these couples. They asked each person to state the attitude of his closest friend toward the marriage (approve highly, approve with qualifications, disapprove seriously, disapprove mildly, are resigned to it). Checking the results after the marriage, these scholars found that "approval or disapproval of the fiance(e) by the closest friend of the engaged man and woman furnishes a better than chance forecast of the failure or success of the relationship as measured by the engagement being broken or by the marriage continuing for at least three years.⁷ It is interesting to note that approval of the girl's best friend was a more accurate indication of success than was that of the close friend of the man.

Finally, Burgess and Wallin found that a combined forecast score made up of predictions of the individuals themselves, their parents, and their best friends was definitely related to the general satisfaction of the marriage which followed.

ADVICE FROM SCIENTISTS. To what extent can successful marital adjustment be predicted? The latest answer comes from Burgess and Wallin. This is what they say.

There now exists a considerable body of research findings on the factors associated with success or failure in marriage. This new knowledge has been secured both by psychologists and by sociologists. Where comparable data have

⁵ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), pp. 118-119.

⁶ Ernest W. Burgess and L. S. Cottrell, *Predicting Success or Failure in Marriage* (New York: Prentice-Hall, Inc., 1939), p. 169.

⁷ Burgess and Wallin, *op. cit.*, p. 563.

been collected in different studies the agreement in findings has been very close. The same predictive items, with few exceptions, show the same relation to marital success.⁸

In light of these findings, these two scientists go on to say that "the findings of research are sufficiently substantial to justify making them available to young people seeking reliable information on factors predictive of success or failure in marriage."⁹ They feel that the information is especially relevant for persons at the college level of education.

As will be seen in the instructions, caution in interpretation is essential in taking or administering these tests. The earliest and the latest studies all agree with Terman.

One is warranted in concluding that either exceptionally high or exceptionally low prediction scores are of definite practical significance. A prediction score in the highest quartile (that is, the highest one-quarter of the happiness scores when ranked in decreasing order) may be accepted as a fairly safe signal to "go"; one in the lowest quartile as a signal for "stop," or at least for extreme caution. . . . Until the instrument has been improved it will be safest to regard prediction scores in the middle range as meaning "no verdict" and to attach special significance only to scores in upper and lower ranges.¹⁰

In Appendix A you will find a copy of the Burgess, Cottrell, Wallin, and Locke test. It produces a score from which probable success in marriage is predicted. Be sure to take the test before glancing at the answers; otherwise, the test may be made unreliable by an unconscious bias in the replies.

THE USE OF TEST RESULTS. The question naturally arises, "What are we to do if we rank low in the prediction score?" This is an extremely difficult question to answer, perhaps one almost impossible to answer in the present state of knowledge. If the couple still want to take a chance and go ahead with the planned marriage, they might make as much effort as is humanly possible to modify their habits and personalities. It might be well to consult a good family counselor to help evaluate their ability to make the necessary adjustments. If they do not know a family counselor, one of the agencies listed in Appendix B may be able to refer the young couple to someone nearer at hand. A more intensive study of books of this character may also be of help. On the other hand, since character and personality are largely determined by inborn temperament and childhood conditioning, we ought not to overestimate the value of last-minute reading. Something doubtless can be done. How much can be achieved by this has not been scientifically measured.

⁸ *Ibid.*, p. 760.

⁹ *Ibid.*, p. 761.

¹⁰ Lewis M. Terman and others, *Psychological Factors in Marital Happiness* (New York: McGraw-Hill Book Co., Inc., 1938), p. 365.

Though these tests are believed to be quite reliable, there is a certain range of error. A mistake may have been made in your case. Only as scientific research progresses further and as the tests are refined can certainty in prediction be increased. Therefore, if your score as a couple is low, marriage should not necessarily be thought of as prohibitive, but caution is certainly indicated.

Sometimes advice has more value as a tool to be used in an appraisal of a relation than as a means of prediction. This may be the case with you, regardless of your prediction score. The results of the appraisal may precipitate changes that make the predictive value of the test questionable. Factors contributing to a high score on one part of the test may be able to compensate for negative factors revealed in the part of the test with a low score (if effort is made to emphasize the positive factors of a relation). Or, as mentioned above, factors that bring one's score down might possibly be modified.

The first part of the test deals with a person's background. Since it deals primarily with the influence of the past, modification of the score is difficult. Although this is discouraging to the person with an unfortunate history, it is important to remember that although the past can't be changed, one's feelings about it can. Admittedly, this is difficult to do and usually requires the help of a counselor or psychiatrist, but if a person scores low in all phases of this test, he may be concerned enough to spend considerable time and money to find a little happiness. If Part One is your only low score, your feelings about the past are not likely to be in need of re-evaluation.

Part Two measures the presence in a person of those personality traits related to marital success. Since many of these personality characteristics manifest themselves according to the place and people involved, a low score should be considered in terms of the situation. The question should be asked, "Would we show more positive characteristics around other people or in a new setting?" Again, a counselor or psychiatrist is best qualified to help explore this possibility.

Part Three measures the circumstances surrounding an engagement relation. Since these circumstances are related to marital happiness, a low score suggests that the pair will have more problems in marriage than the average couple. Knowledge of how to solve these problems might help overcome this handicap.

Part Four is one of the best single indicators of marital success. It deals with actual engagement problems. High scores should make the couple feel optimistic. A low score really suggests a postponement of the marriage to see if a sounder basis for understanding can be developed.

Part Five explains how circumstances are likely to affect marital happiness. A low score indicates that present plans for the future should be reconsidered if hopes of happiness are to be realized.

The five parts of the test raise questions about both the person's ability to be happily married and the ability of two particular people to get along together. If the test indicates that the inadequacies lie within the individual, more-than-average effort will be needed to succeed in marriage. Help from trained people in the field of personality adjustment will probably be useful. On the other hand, if the difficulties seem to be inherent in the relation between two people, a new try with someone else may help solve the problem.

THE NATURE OF THE RELATION. The old saying that what is good for the goose is good for the gander is not necessarily true when it comes to the analysis of particular marriage relations. Individual A may be a strongly aggressive person, whose forwardness offends most people. Generally speaking, many people might consider him a "poor" marriage risk. However, it is not outside the realm of possibility that he could meet Individual B who needs such a person to compensate for his or her own timidity. Such a marriage might not be like other people's marriages, but it could be termed successful from the points of view of A and B. Perhaps an extreme example illustrates this point more dramatically. Individual A might be a sadistic person who enjoys inflicting physical pain on others. Individual B might be masochistic and enjoy the infliction of pain. Neither may rate very high on a prediction test but both might find each other most "pleasurable."

In any discussion of marriage the whole question of complementary and supplementary relations becomes so complex that it is very difficult to generalize. We often hear that like should marry like, yet one can point to marriages in which the very differences make the marriage a success. The belief that opposites should marry has as many exceptions. There are many different combinations of inches that add up to a foot. There are just as many combinations that add up to a successful marriage, and a successful marriage is never as exact as a foot.

How can a person size up these likenesses and differences? One way is to make a case study of each relation you feel might lead to marriage. This is a method used by counselors and clinicians. The case method recognizes the importance of studying the individuality of each case, without reference to other cases. The factors and processes involved in a premarital relation are studied, analyzed, and understood as something unique. The purpose is to see what potentialities there are for a successful marriage as measured in terms of the needs of the individuals, their definitions of marital success, and their strengths and weaknesses.

This approach to forecasting marital success makes it possible for people to measure their ambitions against the possibilities. An honest facing of the realities of their relation tends to place in perspective the often unhealthy feeling that "my marriage" has to compare favorably with a brother's, a sister's, or the neighbors'. It tends to lessen the pressures of

the "oughts" and "shoulds" of life and brings out what actually is, and how one can more fully enjoy the possible. Finally, with this particular method one can consider the factors that can't be put into tests.

PERSONALITY

EVALUATION OF PERSONALITY. Everyone is aware of the fact that some people function more effectively than others. They are able to achieve for themselves their most important desires, create within themselves a sense of happiness and well-being, and contribute to the welfare of friends and associates. Such a personality can be called a mature personality. In terms of the discussion that follows, we would describe a mature personality as:

1. A person who has learned a variety of behavior patterns and can therefore adequately express his feelings and work in ways that can achieve satisfaction of his needs.
2. A person who can use appropriate behavior for the appropriate occasion. This involves willingness to discard old ways of doing things and accept new ones as the situation changes. He shows both respect for tradition and flexibility toward innovation.
3. A person who is honest about his own feelings. He has learned to accept the feelings he has without branding them as good or evil.
4. A person who accepts other people's feelings and recognizes they can be different from his own.
5. A person who has learned how to share feelings.
6. A person who realizes that behavior is only a part of the total personality.
7. A person who realizes that all behavior makes sense if seen against the backdrop of the life history of the individual.
8. A person who is aware that it is the meaning of the act rather than the act itself that is important in human relations.
9. A person who is skilled in communicating his meanings as well as in understanding the meanings of behavior directed toward him.
10. A person whose needs are being satisfied. This means his emotional needs as well as his physical needs.
11. A person who is aware that personality needs are different for every person.
12. A person who finds satisfaction in helping others satisfy their needs, when asked to do so.

13. A person who realizes he has unconscious needs as well as conscious ones.
14. A person who has respect for *himself*. One who has self-confidence and self-love.
15. A person who is not afraid to reveal *himself* to appropriate people at appropriate times.
16. A person who refrains from judging others, regardless of the standards he sets for himself.
17. A person who realizes that maturity is an ideal that is never completely reached.

BEHAVIOR. Behavior is the show window of personality. It presents the outer aspects of the inner self. Its purpose is to express feelings and to achieve goals. For instance, crying may serve to tell the world that you are sad or that you need someone to cheer you. Behavior attempts to communicate to others what we feel and what we need. It is the currency we offer to others in order to be evaluated and to make ourselves meaningful. In return, we ask people to react to our behavior so we can learn something about their personalities. In the process of give and take, various types of personality relations develop, ranging from a casual friendship to marriage.

Behavior is more than a representation of present feelings and needs. Behind every act are countless past experiences and feelings; for this reason, behavior cannot be a simple expression of the present situation nor interpreted as such. Each act is a reflection of a person's past and his hopes for the future. For instance, a current striving for perfection might also be a longing for love first sought as a child and never satisfied. In terms of the future, a caress may reflect the hope of marriage as much as the hope of a physical thrill.

It should also be remembered that a particular act does not always express the same feelings and needs. Kinsey has pointed out, for example, that the meaning of a kiss will vary according to class tradition. We also know that fighting in family groups does not always mean family disorganization, as middle-class people have tended to believe. Differences in the interpretation of behavior also vary from individual to individual. This usually happens when a person is inept at performing the act that expresses himself or when a person is particularly slow in comprehending action.

FEELING. There is more to personality than behavior. How we feel about an event or a person is also part of the personality picture. We know a number of facts about feeling.

1. Feeling is subject to change; it can be intense at one moment and forgotten the next, even concerning someone you want to marry.

2. Feelings can be mixed; it is possible to love and hate the same person at almost the same time.
3. Different people can arouse different kinds of feelings within us; we do not always know why.
4. People are taught that some feelings are good and that some are bad; even so, it is sometimes difficult and unwise to accept the judgment of others concerning our own feelings.
5. People can have feelings they have been taught they *ought not* have; what we *ought* to experience doesn't necessarily agree with what we really feel.
6. Feelings must be recognized if they are to remain under the conscious control of the individual.

MEANING. Just as our feelings are dependent upon behavior for expression, so is behavior dependent upon meaning before it can be significant to someone else. Meaning is the key to understanding of all behavior whether it be a simple hello or the complicated task of negotiating a peace treaty.

Meaning becomes attached to behavior through the process of learning. This process of learning the meaning of words and actions is usually so constant and forceful in most societies that there is often a tendency to believe that the meaning of an act is inherent in the act itself. This produces enough consistency in human relations to enable people to understand and be understood readily.

Our changing society has destroyed many of the traditional meanings of behavior. We can no longer depend upon a standard interpretation of people's actions. For example, it is now possible for a girl to meet her future husband while she is engaged to someone else. Three consequences of this change come to mind. First, the meaning of behavior has become a much more personal matter. We find it necessary to *ask* people what they mean by their behavior. Second, we are faced with the problems of discarding traditional meanings and replacing them with new ones appropriate to the situation. Sometimes this seems an impossible job, because of the force of habit and the strong moral feelings we have attached to some of our symbols. Third, we are always running the risk of being deceived by others. It is uncomfortable, to say the least, to know that the activities and words of a person may not be a reliable indication of what that person is really thinking and planning. In courtship, it is better to ask than to misunderstand and be sorry.

SELF. Another important aspect of personality is what is called the "self." The self grows out of a person's own evaluation of his past experiences and their effects upon other people. Everyone has certain feelings about himself, as well as about what others think of him. From these two evaluations he develops a conception of himself. He concludes that he is

basically good or bad, happy or sad, loved or rejected, beautiful or homely, or shadings of these characteristics. Perhaps he thinks of his social self as having great possibilities. He may be convinced that, whether other people know it or not, he could be a great social leader. It is also possible to think in terms of the intellectual self, the spiritual self, the emotional self, and the ideal self. The combination of all these creates the total picture of self-evaluation.

A person's conception of himself is subject to change in varying degrees. A new environment, new friends, unexpected success, and innumerable other things can effect change. However, a tendency to judge one's self in a particular way over a period of years creates a habit that is hard to break. The person who has judged himself as generally shy is likely to look for factors in any situation that prove to him that he is shy. An extreme example is the person who feels that the world is constantly against him and rejects every attempt to convince him otherwise.

How an individual will interpret your behavior is in part dependent upon his opinion of himself. A person is inclined to judge other people as he really judges himself. If he lacks confidence in himself, he will probably lack confidence in others. If he feels guilty about past behavior, he can easily believe that other people dislike that kind of behavior as much as he does. The insecure person will often consider all types of behavior as an attack upon himself; his responses will be in terms of self-defense. Many insults stem from self-insecurity rather than from any external provocation. For instance, a wife may never be able to avoid the mean and cutting remarks of her husband, because the remarks stem from his self-insecurity rather than from anything she might say or do. The hope of receiving love from a particular person may be beyond the realm of possibility, because that particular person is unable to love himself.

NEEDS. Long lists of the common needs of mankind have been made. It would be impossible to mention them all here. However, they can be conveniently classified into three different types. First are our physiological needs. They include the need for food, air, rest, sex satisfaction, and so on. The second category is related to the fact that man is a social animal and relies upon others for his survival and welfare. He receives from others such things as love and affection, recognition, a sense of belonging, social direction, and acceptance. These are as fundamental as the biological needs. The third category is centered around psychological aspects of the individual. It includes need for an ideal image to follow, for self-respect, for self-expression, for self-organization, and so on.

Individual needs grow out of the common ones. They are but unique ways of expressing common needs; they but vary, individually, in intensity and design. It is still impossible to explain scientifically the why of the many variations.

When needs are not satisfied, various types of problems develop. Most

people are aware of the consequences of hunger and thirst. Less evident is the relation of personality problems to various types of social and psychological starvation. The withholding of love is being recognized more and more as one of the greatest deprivations that can be imposed upon a person. It can result in tragedy. To a person from whom love has been withheld or who believes it to have been withheld, the promise of attaining it may lead him to sacrifice many other goals. This seemed to be the case with young Peter Willows. He had a bright future at one of the better-known colleges of the country. He gave up scholarships, fraternity, and the opportunity for a college degree in order to marry. To the young man, this marriage meant that his need for love would be fulfilled in abundance for the first time in his life. Intellectually he debated the choice; emotionally his personality needs could allow only one possibility. The healthy pursuit and consistent satisfaction of human needs, on the other hand, seem to allow personality to function in creative and productive activities, which bring satisfaction not only to the individual but to the people with whom he associates.

Needs change for a number of reasons. Satisfaction we have already mentioned. They also change according to the physical and psychological maturation of the body. The role of sex is an obvious example of how this works. Needs also change in response to physical surroundings. Living in a city is different from living in the country, and the requirements of the people in the two areas are sometimes quite different. Socially defined needs vary, of course, with customs, style, advertisements, and other social pressures.

CONSCIENCE. Conscience is a person's guide to what is right and wrong. It is a code that is learned, usually from parents. It can be used to judge all actions and thoughts or it can be limited to a selected few. Some religious groups, for example, make many aspects of their living a matter of conscience. They include the nature of their dress, mode of travel, and manner of farming. Other people limit the role of their consciences to a very few things.

Conscience plays an important role in personality functioning. For one thing, it can make particular activities taboo. Feeling is definitely affected by conscience. Violations of conscience usually bring feelings of guilt, shame, or sorrow. Obedience, on the other hand, can give a certain amount of satisfaction and pleasure. When there are deep-seated conflicts between conscience and expression of drives, personalities are definitely affected. This is illustrated in the conflict between the puritanical conscience about sex feelings and the natural drives of the human body. Solving such problems is sometimes exceedingly difficult, because conscience is so deeply rooted in the earliest formations of personality. Love or marriage can seldom resolve basic conscience clashes between two people.

THE FORMATION OF PERSONALITY. How can we understand the process of personality formation, as personality is expressed in behavior, feeling, meaning, self, needs, and conscience? Our story begins with the baby at birth. The baby is endowed with certain physical traits, which change according to the biological laws governing the human body. They influence and limit the growth of the personality that is developing but do not determine what it will be. Intelligence, an inherited factor, obviously limits the development of any personality, but even among morons we are able to observe a variety of personality differences.

Of the various physical traits present at birth, it is the drives or needs that furnish the spark for personality development. They start the process and keep it going. As soon as the baby feels hunger or the desire to be cuddled or rocked, he will cry or struggle to have his need satisfied. From this simple random struggling and crying will develop a complex set of behavior and mental patterns unique to each particular personality. Once the struggle for satisfaction of needs begins, parents feel called upon to guide the baby's behavior. They represent the "man with a plan," who instructs the baby in ways of behavior considered "human." The sociologists call the process "socialization." In order to impress the child with the "plan," ways of doing things are called the "right" ways, the "proper" ways, or "moral," "decent," and "civilized."

No matter what the "plan" may be (there are plans to make children Americans, Eskimos, Germans, and so on), babies resist being put into their various cultural strait jackets. Not only are the pleasures of immediate satisfaction of a need attractive to children, but even adults are tempted to and sometimes do violate the social rules of their groups in order to achieve short-cut satisfactions of their drives. Thus there is set up for every child a conflict between direct expression of his primitive impulses and his society's plan to control them. This conflict continues throughout life.

Before a person develops a stable pattern of responses to the conflict between his own desires and demands for social conformity, he is subjected to daily experiences of wanting, learning how to satisfy his wants, and frustration. Each experience influences the formation of his personality reactions. In the same way that a librarian collects books and files them away in the stacks, a person collects experiences and files them away according to their meanings. Because they offer the first view of things to come, the significance of the first experiences are most important. Some authorities believe that the first two years of life determine the nature of one's personality. Very few authorities doubt that the first six years of life are dominantly important. The early years are like the base of any structure—they set the limits of personality growth and the direction it will take.

Two aspects of personality, the self and the conscience, are the

products of these early experiences. Out of the child's communicative contacts with others, the self takes shape. As he considers what people have said, what he has done, and how he feels about all of it, he forms a definite opinion of himself. Such opinions of himself develop in the child around the ages of two and three when he starts talking about "me," "I," and "you." They continue to change and enlarge as the child grows older. The process is far more complicated than an illustration can suggest.

The "self" can be taught to include or exclude almost any feeling from its conscious consideration. Many girls of past generations were taught that sexual desire had no place in the self of a "respectable lady." Through the pressures of shame, punishment, and example, many women lost all awareness of sexual desire. They became "dead from the waist down." Any expression of sexual interest was interpreted to them as bad or dirty, and in order to gain and maintain their self-respect they had to repress such feelings beyond recall. In another realm of self-conception, a person might consider himself homely in spite of the fact that he is very attractive to others. One of the major tasks of a counselor is to assist people to bring up to date their self-opinions so they can function effectively in new situations.

To take the place of the admonition and judgment of others, each person develops a conscience. The conscience is the internalized "do's" and "don'ts" of our society. It may be the Ten Commandments, a church creed, a moral code, the personal regulations of parents or a particular group, or a combination of all of these. Like the sense of self, conscience is handed down to the child from his parents and other influential contacts. Different backgrounds produce different types of conscience. A simple illustration of this difference is noted in people's attitudes toward telling a falsehood. Some people are taught categorically that a lie is bad. For one woman, telling a friend that her new hat is attractive, when it obviously is not, is a falsehood, and whenever this woman tries to tell the customary social white lie she finds herself blushing and feeling guilty. Another person judges the rightness of the compliment in terms of the situation. This difference in the creation of a functioning conscience heavily influences the nature of one's total personality.

Conscience judges both behavior and feelings. It recommends to the self what is acceptable as "proper" and "right." If a person is told by his conscience not to lie and he disobeys, the self may rightly conclude, "I am a liar." If conscience says that a falsehood is a necessary evil, the self may conclude, "I am a tactful person."

As soon as these various factors begin to operate, we say that personality is functioning. The process is dynamic and becomes complex beyond description as each new experience and its meaning are added to a person's life.

UNCONSCIOUS ASPECTS OF PERSONALITY. It would be impossible to

discuss personality without mentioning its unconscious aspects. So much has been written about it that many people are tempted to become amateur psychoanalysts. However, there is little one can do to understand this part of his personality. Without the help of a psychiatrist, speculation about the contents of one's own unconscious mind, in all probability, is not likely to lead to further understanding. Although one cannot control his own unconscious mind, there are some ideas that can make him more comfortable about it. To know that one has no control over it can relax the extreme idea that one is consciously responsible for everything he thinks and does. The recognition that some thoughts and acts derive from the unconscious can help a person to keep a healthy respect for himself, because there is less reason for him to blame himself continuously and feel guilty. It may also help him to realize that other people's actions are not always as deliberate and malicious as they seem. Someone else's unconscious feelings and anxieties can create his hostility toward you, as well as things you may say or do. Remember that fears and guilt feelings cause many of the difficulties in personality functioning. You can help to keep them from being repressed into the unconscious beyond control, if you talk about these fears and guilts and express your feelings rather than smother them. Finally, if there is need for you to uncover unconscious aspects of your personality, seek the help of an expert.

PERSONALITY CHANGES. The answer to the question whether personalities can be changed depends somewhat upon the reason for asking it. For anyone bent on reforming someone else, the answer is no. The girl who marries a man in the hope and with his promise that he will be a different personality is bound to be disappointed. The wife who makes it a lifetime job to improve her husband will find very few changes to reward her efforts. People generally resist attempts to be reformed, even the attempts of a dearly beloved. On the other hand, to a person who is keenly aware of some personality problem he would like to solve, the answer to the question is a qualified yes. Such a change should be undertaken with the aid of a trained counselor. If the problem is especially difficult, a thorough personality analysis may be necessary. This can be done only by a trained psychiatrist and requires considerable time. Usually, such an analysis is expensive, but not always. For problems requiring less than thorough analysis, many hospitals maintain psychiatric clinics, which charge according to the person's income. In some instances it may not cost more than a few dollars for each interview. The big problem in seeking help from psychiatric clinics is getting an appointment, for they have a long waiting list.

Aside from the question of direct efforts to change personality, it is well to remember that personality is constantly changing. Some events, marriage perhaps, modify a person's personality considerably. Such change must be accepted rather philosophically, since it is based upon past events.

PERSONALITY TRAITS OF THE HAPPILY MARRIED. There is little doubt that personality characteristics are basic factors in happy marriages. Both science and common-sense observation tell us that a moody, touchy, and grouchy person is likely to have more trouble in marriage than someone who is kindly, cooperative, and charitable. If a composite picture could be made, this is what comparison of happily and unhappily married couples would show:¹¹

HAPPILY MARRIED	UNHAPPILY MARRIED
Emotionally stable	Emotionally unstable
Considerate of others	Critical of others
Yielding	Dominating
Companionable	Isolated
Self-confident	Lacking self-confidence
Emotionally dependent	Emotionally self-sufficient

We now list the specific questions and answers that proved to be the best indications of marriageable personalities, according to Burgess and Wallin.¹² Since they differ for men and women, we will indicate whether the question applies to men, women, or both.

PERSONALITY ITEM	MEN	WOMEN
Makes friends easily (yes)	X	X
Trouble with shyness (no)	X	X
Nervous (no)	X	X
Feelings easily hurt (no)	X	X
Ideas run through head so cannot sleep (no)	X	X
Lacks self-confidence (no)	X	—
Frequently in state of excitement (no)	X	X
Worry over humiliating experiences (no)	X	X
Gets discouraged easily (no)	X	—
Ups and downs in mood (no)	X	—
Feels self-conscious (no)	—	X
Feelings of inferiority (no)	—	X
Useless thought bothers you (no)	—	X
Easy to make up mind (yes)	—	X

The reader should bear in mind the fact that the descriptions are like composite photographs. They picture a type and are not an exact likeness of any or every individual in the group. The fact that an individual has one or more of these characteristics is not proof that he is or will be happily or unhappily married. But, if he or she has too many of these

¹¹ From Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 529. Copyright, 1953, by J. B. Lippincott Company.

¹² *Ibid.*, p. 532.

characteristics, it is probable that the married spouse will be unhappy, as the evidence suggests.

MATCHING FOR BACKGROUND

It seems highly desirable that both prospective partners should have a similarity in race, religion, economic and social status, outlook on life, age, and education. Matching for some of these is more important than matching for others. Fortunately for most of us, some of the matching for the qualities mentioned is partially taken care of in the customary nature of our behavior.

SEMI AUTOMATIC NATURE OF MATE SELECTION. It is undoubtedly fortunate that the processes of mate selection tend to find a similarity of background almost automatically; but it is unfortunate that sometimes there is not enough matching for most qualities to prevent many unwise marital choices. It never occurs to most of us to marry a person of another race. Yet we know that such marriages do occur and that some of them are happy. On the whole, we tend to marry those of the same economic and social status because, during the courtship period, we tend to have contacts with and to date those in similar circumstances. Similarly, we meet more frequently and tend to associate more intimately with those of the same religious group, those of similar age, education, and so forth. Hence such people are considered more frequently as eligible for marriage. So it goes with those who have much the same outlook on life, who have similar views on economic, political, and social questions. Are not those who agree with us "intelligent" and "wise"? Do we not generally prefer those of "our kind," and more or less disdain, perhaps not openly, as a rule, those who are not of "our kind"? We find less friction in contact with those with whom we agree; the greater the difference, the more likely the friction, even in the courtship process. All this tends toward weeding out those who differ radically from us. Yet we know the process is by no means perfect, or there would be fewer failures and breakups in marriage. The process can be improved by paying attention to the facts and problems of selection. For what qualities should we match, and why?

RACE. That the American people consider racial crosses undesirable is not only reflected in their mores but crystallized in their laws. The argument in favor of such laws and customs is not that the children will be defective, but that crosses inevitably lead to social difficulties in adjustment later. First there is the difficulty of facing the opinions of others, from both racial groups. Since neither group is likely to be willing to accept the couple wholeheartedly, the problems of social isolation can be very real. This problem can be even more difficult for the children, since they have the added burden of being different in physical appearance as well as socially. Such a couple will also have the problem of adjusting to

the ways of life that often characterize different racial groups. Attitudes toward the other sex, food habits, child-training patterns, and in-law traditions are a few of the areas within a marriage relation in which cultural differences often follow racial differences. That there is a growing acceptance of interracial marriage because of world events will be of little consolation to anyone contemplating such a marriage, except the brave and pioneering men and women who love each other and are also interested in breaking down racial prejudice. Still there are many examples of happy interracial marriages in spite of the problems, and their number seems to be increasing. In some places, such as Hawaii and Brazil, all color lines are fast disappearing.

RELIGION. The intermarriage of members of diverse religious groups also raises serious problems, especially in the instance of Protestant-Catholic marriages. The attitude of the Catholic Church makes it impossible for a devout Catholic to marry except on the strict terms laid down by the Church. This means that the Protestant member of the marriage must agree to raise the children in the Catholic faith. It also means he must promise not to use any contraceptive device for the purpose of planning his family. He must not attempt to weaken the faith of his spouse and must listen carefully to the teachings of the Catholic Church. Members of the Church are not allowed to divorce, except in rare instances. Whenever a Protestant can agree to and abide by these regulations, the marriage problems are not complicated by religious friction. However, experience has shown that it is easier to promise than to obey. This seems particularly true when the children start to arrive. Even though a person may have disavowed many of his childhood beliefs, he may have a feeling that his children should be brought up in the same way he was. It sometimes happens that at this point both partners feel that their marriage is more important than rigid doctrine, and compromise.

It is not that many Protestant-Catholic marriages are not happy; some are. But religious differences are a source of friction, which could have been avoided. Boys and girls keeping company during the courtship period might keep this circumstance in mind. Protestant-Jewish marriages are likely to result in friction if the Jewish partner is orthodox. Catholic-Jewish marriages run the same gamut of problems. Whenever the religious outlook of one partner is inflexible, the hazard increases.

ECONOMIC AND SOCIAL STATUS. Much the same principle—the desirability of similarity of background—applies to the matter of economic and social status. It is undoubtedly true that some individuals have married out of their class and been happy. More frequently, however, it makes for difficulty in adjustment. A study by Roth and Peck¹³ which used an-

¹³ Julius Roth and Robert F. Peck, "Social Class and Social Mobility Factors related to Marital Adjustment," *American Sociological Review*, 16 (August, 1951), pp. 478-487.

swers of 428 husbands and 417 wives gathered by Burgess and Cottrell, disclosed that marital-adjustment scores of couples who had married across social-class lines were significantly lower. They feel their results indicate that the stress of a rapid shift in class values required by cross-class marriage has a negative influence on marital adjustment. The rich daughter who has had nearly everything and who has been more or less spoiled may find it very difficult to adjust to the limited income of her husband. The rich son who takes a wife from the working class may find himself somewhat handicapped by her background, unless there are mitigating circumstances in her "polish" or culture. These homely examples are merely instances of the type of adjustment that may be required when either partner makes a big jump from his or her social class. Here again, it is not a question of whether a marriage of that nature is foredoomed to failure; it is merely a question of whether extra hazards are incurred.

If class lines are crossed in marriage, there is likely to be more difficulty if it is the man who is climbing the social ladder than if it is the woman. American culture readily accepts the custom of a man marrying "below his station in life" but is more likely to frown upon a woman doing so.

If one marries within his or her own social and economic class, there is still the question of how much economic circumstances influence marital happiness. If money matters have some influence, as most people suppose, they should be taken into account in the selection of a mate. Most of the studies show that by numbers and by rate the lower economic strata have more divorces than the upper. William J. Goode noted this and pursued the study of the relation between economic factors and marital stability.¹⁴ Three useful points seem to be made clear in his analysis. First, it seems to be a good idea to compare your ideas about the role of the breadwinner or breadwinners in a family with those of your prospective mate. If your tentative choice and you do not agree, Goode believes that a series of disappointments is likely to make rapprochement difficult. The second point is that stability of income is likely to be favorably interpreted by married women and contributes to marital adjustment. Thus the steady breadwinner seems to be a more desirable mate. The third major source of difficulty is misunderstanding of who is to control the income. The divorced women in Goode's study felt they had more control over their money after divorce, which seemed to mean they were more satisfied. It seems implied that had the women been able to agree with their husbands about the control of money, the chances of divorce would have been lessened.

Briefly, Goode found that economic problems seem to break down

¹⁴ William J. Goode, *American Sociological Review*, 16 (December, 1951), 802-812.

into (1) the social meanings of income roles, (2) income stability, and (3) income control. Nearly all studies show a relation between money and marital happiness. Burgess and Wallin found full employment, stability of employment, and a high ratio of savings to earnings were all related to marital adjustment.¹⁵ Locke's study of divorced and happily married couples found a larger per cent of the happily married couples with furnaces, indoor toilets, telephones, radios, refrigerators, and washing machines. They also carried more life insurance and had more savings.¹⁶ However, aside from Goode's analysis, the causal relation between economic conditions and marital happiness has not been made clear. It may be that happily married couples are able to do better financially, or it may be that they are happy because they have the things money can buy.

OUTLOOK ON LIFE. What is true of the desirability of similarity in race, religion, and economic and social status is undoubtedly true, though perhaps with less intensity, in the instance of outlook on life. If they were well adjusted otherwise, we might conceive of economic or political radicals marrying ultraconservative persons and getting along tolerably well. On the other hand, is it not likely that there will be numerous clashes and endless debate about political and economic questions, a circumstance hardly conducive to marital harmony? Radicals tend to have lower happiness scores, according to Terman. But there is evidence that radicals tend to be more intelligent than those with conservative opinions; and intelligence is supposed to be an aid to adjustment in marriage. Perhaps the personality deviations of radicals operate more strongly for disharmony than their intelligence does for harmony. Until we have more research, we shall not know where the balance of account lies.

AGE DIFFERENCES. In most circumstances, a difference of five years in age is of no consequence. But when the difference reaches ten to fifteen years, it may well lead to difficulties in adjustment, unless there are strong compensating factors. If the husband is many years older, he may become sexually inactive long before the wife. Great differences in the maturity of the partners may also result in a cleavage of viewpoint or outlook. It may cause great disparity in the forms of social activity they enjoy, and thus decrease the number of activities they can participate in together. The more advanced age of one partner may bring about glandular changes sooner than if the partners were matched for age. This may result in temperamental alterations and cause the husband to seek new sexual outlets at the very time when harmony with his wife should be most complete.

Age differences will also affect the chances of one's being left a widow or widower, with an average of ten or fifteen years still to live. Generally speaking, if a man and woman are the same age, the woman will live four

¹⁵ Burgess and Wallin, *op. cit.*, p. 540.

¹⁶ Locke, *op. cit.*, p. 297.

or five years longer. Differences in age will increase or decrease the average difference. For example, if a woman is fifteen years younger her chances of living for twenty years after her husband dies are pretty good.

What is the effect on marital happiness of age differences at the time of marriage? Locke is inclined to believe that approximate equality in the ages of husband and wife is most conducive to marital adjustment. However, he states that the studies to date are inconclusive in showing a relation between differences of age and marital adjustment.¹⁷ This agrees with Terman's general conclusion.¹⁸

However, Terman's data did show that wives whose husbands were four to ten years younger had rather high happiness scores, but he concludes that even if older wives are happier it does not necessarily mean that all wives, if they took younger husbands, would be correspondingly happier than the average. He thinks women who take markedly younger husbands have an excess of maternal interests or possess dominating personalities. The young men so captured may have a mother complex and desire a mother substitute. In the same manner, a woman who marries a man far older than herself may desire a substitute father. Terman asks,

Why should not the old wife of a young husband, or the young wife of an old husband, be happy if she has got the thing she most wants? The fact that she may be [happy] gives no ground for supposing that such marriages will bring equal happiness to women in general.¹⁹

Fortunately this whole problem is pretty well taken care of by custom. In only a very small proportion of marriages is one partner markedly older or younger than the other.

EDUCATION. The evidence on whether matching for education is desirable is conflicting, but the question is so important that a review of the data is called for. It is a commonly held opinion that differences in amount of education are not favorable for marital adjustment and marital happiness. The evidence is also conflicting on whether or not marital happiness increases with amount of education.

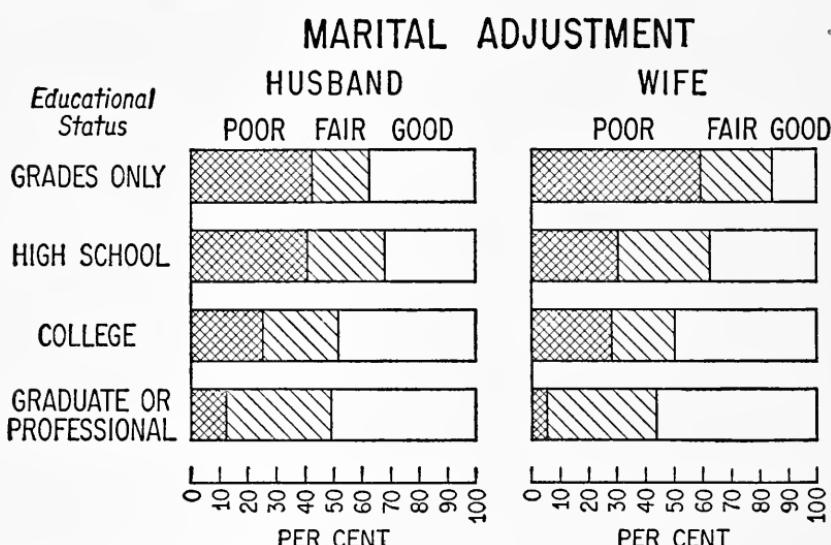
Burgess and Cottrell came to the conclusion that the amount of education and the amount of marital adjustment are closely associated. The pretty consistent relation is illustrated in the chart on the following page. The association is especially marked among the wives. The authors do not positively say that the relation is causal, but the tone of their discussion seems to imply as much. When education is measured, other factors are also measured; for example, intelligence. However, the investigators reason that education makes the individual "more objective and intelligent in his social relationships, more tolerant in attitude, and better

¹⁷ *Ibid.*, p. 103.

¹⁸ Terman, *op. cit.*, p. 186.

¹⁹ *Ibid.*, p. 187.

equipped with reliable information about the sexual and other adjustments of married life." Burgess and Cottrell point out the consistency of their findings with the fact that prolonged education makes for postponed marriage and that their figures "point to increased chances of success in marriage with increasing age at time of marriage."²⁰



Educational Status and Marital Adjustment

Source: Ernest W. Burgess and L. S. Cottrell, *Predicting Success or Failure in Marriage* (New York: Prentice-Hall, Inc., 1939), p. 121.

On the other hand, Terman found "no consistent relationship" between happiness scores and the amount of schooling.²¹ Of only one thing was he really certain: that nearly all the talk about a college education unfitting a woman for marriage and love-making is nonsense—a mere result of prejudice. Yet this negative conclusion is very important.

To be sure, Terman found that wives whose husbands were markedly inferior in amount of education tended to have lower happiness scores. But he believes this to be due not so much to mere lack of schooling as to probable mental inferiority. Accordingly, he did not include schooling differences in his happiness-prediction scale.

Judson T. Landis and his wife, in a more recent study, present the divorce rates of 3,796 marriages by education of spouses. As you can see from the table, education seems to have little effect on the divorce rate

²⁰ Burgess and Cottrell, *op. cit.*, p. 122.

²¹ Terman, *op. cit.*, pp. 33, 190.

with one exception. It is interesting to note that in the marriages in which the wife has eight years more education the divorce rate is considerably lower.

DIVORCE RATES IN 3,796 MARRIAGES
BY EDUCATION OF SPOUSES

<i>Education of Spouses</i>	<i>Number of Marriages</i>	<i>Per Cent Divorced</i>
Total cases	3,796	6.3
Both grade-school graduates	793	6.4
Both high-school graduates	1,054	6.7
Both college graduates	422	5.7
Husband 4 years more education	646	6.8
Husband 8 years more education	58	5.2
Wife 4 years more education	721	6.1
Wife 8 years more education	102	1.9

Source: Judson T. Landis and Mary G. Landis, *Building a Successful Marriage* (rev. ed.; New York: Prentice-Hall, Inc., 1953), p. 172. Copyright, 1953, by Prentice Hall, Inc., 70 Fifth Avenue, New York 11, New York.

We are in agreement with Landis in concluding that it hasn't yet been proved that disparity in education is harmful to a good marriage relation.²² We also agree with him that no sound basis exists to substantiate the belief that a husband should be superior to his wife in intelligence or education. This particular point seems pertinent at this time, since many boys are delayed in finishing their education or they give up previous educational goals because of their required service in the armed forces. When they also believe they must give up as mate prospects girl friends who have finished school, a selective factor in choosing a mate is created, which has not yet been proved to be sound.

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CHAPTER SEVEN

ENGAGEMENT PROBLEMS

The engagement period is a testing period for compatibility, a period of certain intimacies and certain restraints, a period of exploration and discovery of personalities, a period of adventuring in adjustments, but, above all, it should be a period of planning for the future.

In spite of all the psychological thrills that lie in store for the engaged couple, there are certain questions and problems they should consider, and consider together as much as possible. They should be faced honestly and squarely, with intellectual and emotional integrity. Thorough discussion and understanding may smooth over many differences; areas of agreement will be discovered. Such honesty and seriousness in the discussion of fundamental issues will help the partners to mature, and thus lay a firm groundwork for the future.

Hasty marriage precludes all this. A young couple marrying in haste may repent at leisure as the old proverb goes. There may be much truth in this homely old saying, for with hasty marriage, the planning period is cut so short that important decisions, which ought to be discussed before marriage, are not given the reflection that their weight merits.

Among the leading questions and problems an engaged couple would do well to discuss are the following: How soon can we marry? How long should an engagement last? How much should I tell? When is it justifiable to break an engagement? What are the legal responsibilities? What is to be said for and against sexual relations during an engagement? Do pre-marital sex relations markedly affect happiness in marriage? Shall the wife work outside the home? How many children are desired? How shall the family finances be handled?

Then there are the countless questions relating to the family background; to the physical, mental, and economic status of the mate; and to the personality of the mate. These need much more careful and thorough investigation than is commonly the case—certainly more thorough study than they receive during the courtship period. The engagement period is

the time to study carefully the ideas presented in the chapters on finding and choosing a mate. If an unwise engagement has been entered upon, it might better be broken than continued in the pious hope that the proposed mate will fundamentally alter his or her personality traits. Even as early as this it is wise to realize that marriage is not a reform school.

PURPOSES OF ENGAGEMENT

Engagement is essentially a period of personality discovery, of emotional and intellectual adjustment, and of planning for the future. It is, as Hornell Hart says, "an apprenticeship in the difficult art of getting along together." Or, as Niles Carpenter puts it, engagement offers an opportunity "to enter into close-knit and natural comradships of a sort that greatly facilitates the mutual unfolding and adjustment of the personalities of prospective mates." Its primary social function is to create a period of transition between one constellation of freedoms and restraints to another constellation of freedoms and restraints. But it is not marriage; and it does not have the legal and social status of marriage. Engagement should offer the maximum possible opportunity for the prospective mates to come to know one another more intimately than is possible in more informal and less intimate forms of acquaintanceship. It ordinarily gives to each partner a greater feeling of security. There is a contented feeling that the loved one has at last been discovered. Hence it becomes mutually satisfactory that the engaged couple keep company more intensively and restrict their social contacts with others.

During engagement, it is well to take advantage of the opportunity to try out the social adjustments involved in more intimate living together. The partners should come to discover more effectively how well they can get along, the reactions of parents, relatives, and friends; to determine what aspects of the character of each appeal to or offend the other. Engagement is, therefore, a period of intimate acquaintanceship under conditions that make for more intensified testing.

LENGTH OF ENGAGEMENT

The question of how long the engagement should last before the final step of marriage is taken is still, unfortunately, in the opinion stage. The only safe rule is that, in the present state of knowledge, there is no absolute rule. The period may vary from one month to two years, the latter being an upper limit. It all depends upon how long the parties have known one another before they decide to marry. If the couple have known one another under natural conditions for a considerable length of time, a short engagement may be sufficient.

A good general principle is that the engagement should be long

enough to fulfill its purposes, especially that of adequate personality testing. The engagement or acquaintanceship period should be long enough to avoid the unnecessary risks of a hasty decision and yet short enough to elude the worst strains of undue postponement. Long engagements are especially unfair to the woman, because her chances of marriage decline rapidly with advancing age, more rapidly than the chances of the man. Moreover, an unusually long engagement creates unnecessary sexual strains that may lead either to sexual intercourse, with its risks, on the one hand, or to doubts about the wisdom of the marriage, on the other. If the parties have to be separated a good deal during engagement, a longer than ordinary period may be justified. In a word, judgment of varying circumstances will modify the decision.

LENGTH OF ENGAGEMENT OF HAPPILY
MARRIED AND DIVORCED BY PER CENT

Length in Months	Men		Women	
	Married N = 167	Divorced N = 164	Married N = 169	Divorced N = 182
Under 1	12.0	29.3	12.4	22.5
1-5	24.5	25.0	20.1	33.5
6-11	26.3	20.1	22.5	21.4
12-23	21.0	15.2	23.1	11.6
24-35	9.0	5.5	11.8	5.5
36 and over	7.2	4.9	10.1	5.5
	100.0	100.0	100.0	100.0

Source: Locke, Harvey J., *Predicting Adjustment in Marriage* (New York: Henry Holt & Co., Inc., 1951), p. 94.

When people know one another well as a result of a long acquaintance or a long courtship and engagement, are their chances of good adjustment or of marital happiness greater than otherwise? There is general agreement among students of the subject that the answer is yes. About twenty years ago Burgess and Cottrell summed up their discussion of the influence of length of acquaintance and engagement on marital happiness by declaring that "it is evident that the longer the period of intimate association before marriage, the greater are the probabilities of harmonious marital adjustment."¹ They reported that an engagement of nine months or longer is favorable to marital adjustment. Terman, in the study he made at about the same time, found that the engagement should be six months or

¹ Ernest W. Burgess and L. S. Cottrell, *Predicting Success or Failure in Marriage* (New York: Prentice-Hall, Inc., 1939), p. 168.

longer for a husband and three months or longer for a wife. This not only supports Burgess and Cottrell, but suggests "that women's social judgment works more swiftly and surely than a man's."²

Locke's study of happily married and divorced couples supports the findings of the two other studies. He also found that a long engagement is positively associated with the probability of good marital adjustment. He concludes that engagements of a year or longer are conducive to adjustment in marriage.

The most recent study, that of Burgess and Wallin, substantiates the other studies. The engagement period, according to their findings, should be at least nine months to be predictive of marital adjustment.³

"REAL" LOVE AND HAPPINESS IN MARRIAGE

Many young people believe that "real" love eliminates all doubts about the acceptability of the loved one as a mate. Therefore, after engagement, any doubt about the forthcoming marriage is a symptom of false love. This simply is not true. There will always be doubts about the loved one and the marriage if one is honest about his feelings. The most happily married people wonder at times if they couldn't have made a better marriage.

It is a good thing to question the nature of your love when taking one last look before marriage. Love is an important element in our marriages. It softens the real and imagined difficulties of the forthcoming union. If it is nothing more than infatuation, defects that each observes in the other will be threatening in engagement and often unbearable in marriage. A love that cannot allow the loved one to have faults or recognize that the marriage will be less than perfect is likely to be infatuation and will not cushion the difficulties of the early years of marriage. A love that can say, "I love you although you have personality traits I dislike" will help to make your marriage successful.

If your love allows you to admit that your marriage partner is something less than perfect, and his love allows you the privilege of being a human being with human faults, it will be an ally in the building of a happy family. However, this does not mean that love will pardon all. Unless the foundation of your marriage includes other things, such as companionship, common goals, and common interests, love is likely to die from overwork. There are very few loves that can endure under the strain of continuous disagreement, constant disappointment, and conflicting ways of living. In other words, the decision to marry should not be based on the single question, "Do I love him [or her]?" If the answer is, "Yes, I love him [or

² Lewis M. Terman and others, *Psychological Factors in Marital Happiness* (New York: McGraw-Hill Book Co., Inc.), p. 194.

³ Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 522.

her]," you should then raise other questions about the advisability of the marriage, knowing that you have one good reason for marriage. However, even though you love a person, the decision to marry him or her may still be no.

COMPANIONSHIP CONSIDERATIONS

One husband announced a change in his marriage relation by saying that he had "lost a wife but found a companion." In this case the wife turned out to be the companion. He was surprised to discover that a wife could be a buddy. Like so many men, he had been led to believe that a woman had little or no interest in a "man's world." He also believed that he should have little or no interest in the "woman's world." He thought that being married meant giving up, at least part of the time, his private "man's world" to enter into what might be called the "married world." He had observed and practiced the custom of men and women breaking up into separate groups in order to talk about their respective worlds of interest. Husband-wife interests were reserved for the privacy of the home. Under such circumstances, he came to believe that his wife would not be interested in sports, finances, world affairs, or even gardening. He never tried to interest himself in the affairs of the house and children. He was pleasantly surprised to learn how foolish his ideas had been.

During the engagement period, you may find it worth while to ask yourself if your spouse can be a companion as well as a husband or a wife. If the answer is yes, your marriage will have added pleasures and safeguards against the possibilities of divorce. It will mean that you will share many more activities and feelings. If the answer is no, the husband-wife relation will be somewhat more narrow. However, the more narrow relation will not predestine your marriage to failure. In the past a distinction was often made between a wife or a husband and a companion.

It may be possible to consider possibilities for companionship before engagement, but the risks are greater. Since courtship is based upon allure and mystery, the complete sharing of interests and feelings tends to destroy the power of attraction. We know that at the very beginning of courtship boys are not attracted to girls who seem like sisters to them, and the same principle is true for the girls. Thus the secrets of "being a man" or "being a woman" are not likely to be shared without the possibility of losing the romantic aspect of the courtship. However, after the process of selection and acceptance, it is easier to consider the role that companionship is going to play in your marriage. This is sometimes known as "letting down your hair." Even in engagement, it is a gradual process, and it is not likely to be completed before marriage.

Although companionship means different things to different people, nearly everyone is able to recognize it. Usually, it involves a complete

confidence in the other person without such reservations as "I can't tell her about it because she is a woman," or "A wife would never be able to understand." It is tied up with the kind of love that allows for weaknesses and failures. It means a sharing of disappointments as well as successes. It assumes a spirit of equality and joint responsibility for making decisions. Formalities and the rights of the individual are submerged beneath common purposes and mutual identification of needs and desires. A companionship relation between husband and wife is almost always broadened to include children as they appear on the scene. Each member of the family is considered in the scheme of things according to his abilities, rather than assigned activities and feelings according to superficial rights and duties that custom has accorded men, women, and children. Companionship accepts people as they are rather than as tradition says they ought to be.

FRANKNESS VERSUS MAKING ENGAGEMENT A CONFESSİONAL

Another important problem of engagement is: How much should I tell? While an engagement should not be a confessional, it is best to be frank and honest. It is particularly important in connection with any circumstances or conditions likely to affect the welfare or happiness of the other partner in a substantial or material sense (for example, indebtedness). Any material impairment in health, such as venereal disease, heart disease, a pronounced infection, such as tuberculosis, or any infection which may have subsided but which may flare up again, ought also to be talked about. The presence of criminal, immoral, insane, or defective relatives, if closely related, and especially any condition likely to be fraudulent or to render the marriage invalid if it takes place, must be told. Fundamentals, then, should be confessed.

One of the most troublesome questions and one likely to cause conflicts and emotional upsets has to do with previous sexual experience. Should you tell about previous sexual relations? Here the unusually frank and honest person may tell too much. It may cause mental conflict and lead one partner to lose some respect for the other. The wisdom of confession will depend much upon the other partner's degree of emancipation. If there is danger of grave shock, and if a frank declaration cannot serve any good purpose, the fact of prior sexual relations might well be withheld. The purpose of the engagement is not primarily to enable one to unload upon a sympathetic betrothed partner all the guilt feelings of a supersensitive soul with a bad conscience.

In the long run, however, it is probably better to tell too much than to tell too little. Any information that helps the betrothed to discover possible areas of friction or maladjustment in the future, or any facts that would create a reasonable hesitation about entering marriage ought, in all

fairness, to be revealed. The introverted and sensitive person tends to confess too much; the extroverted, insensitive, secretive, or "realistic" person usually has a tendency to tell too little.

If you are doubtful, you may appeal to a wise family physician or preferably to a counselor on marital relations. There are at least two ways in which a competent counselor can help you. He can help you work out the problem in your own mind. Very often, when a person satisfactorily understands his own feelings about past experiences and they are therefore no longer problems to him, he does not feel the need to burden his future mate with them. A discussion with another person also serves as a safeguard if one partner discovers an untold past experience of the other, which he feels he should have known. If a third person assures him that his mate conscientiously and earnestly made the decision not to tell, he may be more understanding and willing to accept the new discovery. Talking over the problem may, on the other hand, give a person more confidence in his decision to tell.

SEXUAL INTERCOURSE DURING ENGAGEMENT

Undoubtedly the greatest strain during engagement consists not in personality difficulties and social relations, however significant they may be for ultimate happiness in marriage, but rather in the impulse toward sexual intimacy and sexual intercourse made taboo by the mores. The advice of nearly all counselors is that, while petting and greater intimacy are undoubtedly normal and to be expected, it is, on the whole, wiser to marry soon than to resort to premarital sexual relations. There is no denying the fact that the mores, at least at present, oppose premarital sexual relations; that birth-control methods are by no means 100 per cent perfect and consequently some pregnancies will certainly result; that premarital sexual relations do not guarantee that a woman is not frigid; that the circumstances and conditions under which sexual intercourse is enjoyed are not conducive to the full satisfactions that one normally experiences in marriage.

In the face of all these facts, engaged couples are still confronted with the strain and naturally ask, "What would the consequences be?" Until recently, the answers have been based upon common-sense impressions and personal opinions. In order to get more factual information on the subject, Burgess and Wallin tried to assess the consequences of premarital intercourse through the study of 226 engaged and married couples who were part of the 1,000 couples included in their over-all study. Although the answers are not conclusive and we are repeatedly warned by the authors to be cautious in interpreting the results, we report them for what they are worth.

The first measured observation was the relation between engagement

success and premarital intercourse. The results showed that engaged couples who have had intercourse tend to have lower engagement-adjustment scores.⁴ They also found that it is the having of sex relations that makes the difference in the adjustment and not the number of times a couple indulge. The effects of one experience could not be distinguished from the effect of frequent experiences. There was also the indication that couples who have intercourse are more likely to break their engagement.

In regard to the relation between premarital sexual intercourse and marital sexual adjustment, one study revealed that a greater proportion of wives who did not have premarital sexual relations with their husbands stated they never or only sometimes had orgasms during the sex act. Those women who frequently had premarital intercourse were more likely to have orgasm always.⁵ The study went on to say that the statistical findings do not indicate that sexual relations before marriage adversely affect sexual adjustment in marriage.

The relation between premarital sexual relations and marital adjustment as found by Burgess and Wallin was similar to the findings of other studies—the lack of premarital sexual relations is predictive of a higher marital adjustment. However, Burgess and Wallin agree with and cite the following quotation from Terman's study.

Premarital strictness in regard to sex may or may not be the cause of the greater happiness. It [marital happiness] may, instead, merely tend to select the persons who by ideals and personality have greater natural aptitude for successful marital adjustment, while laxness before marriage may tend to select those with less of this aptitude. The relatively small prediction weights warranted by our data on sex experience prior to marriage are in striking contrast with the importance attached by moralists to premarital chastity.⁶

Two other facts reported by Burgess and Wallin give the opportunity for further reasoning on this matter. They found that among their one thousand engaged couples the strongest restraining influence against premarital sexual relations was the religious belief that it is not right to have sexual relations before marriage. They also found that the couples reporting premarital sexual relations seemed less bound by religious teachings. This was indicated by their lack of religious affiliations, irregular church attendance, and being of different faith from the partner. From one point of view, at least, it would seem that couples who accept premarital sexual relations may not have those scruples of conscience that make such activity taboo. Thus they would probably be less subject to pangs of conscience about premarital sexual relations than would be the more religiously de-

⁴ Engagement-adjustment scores are prognostic of marital happiness. See Chapter Six.

⁵ Burgess and Wallin, *op. cit.*, p. 362.

⁶ Terman, *op. cit.*, p. 329.

vout. This may help explain the small difference in adjustment scores of the indulging and nonindulging groups.

In other words, the results could be interpreted as indicating that it doesn't matter if you have premarital sexual relations as long as your conscience permits. On the other hand, if you have religious convictions against such behavior, we don't know what the results of having them would be because, according to this study, those people who feel they shouldn't indulge usually don't.

The idea that premarital sexual relations just happen is not substantiated by the studies of engaged couples. More often than not, the couples talk about the experience beforehand. However, it does sometimes just happen. For those couples who wish to safeguard their relationship against such experience, Hornell Hart's advice is wise, namely, that the couple make a deliberate decision to impose voluntary self-discipline upon themselves.

They may decide to restrict to brief periods the times when they are completely alone together, devoting more time to joint activities with their friends, or to picnics, bathing parties, trips to the theater and other activities where they can be separated from their friends and still not be completely alone. The man may himself set definite limits to the liberties which he will take with his sweetheart. The girl may indicate, with affectionate tenderness and without hurting her lover, the limits which conform to her own ideals.⁷

Does this seem utopian? Perhaps. Probably it will work with some couples and not with others. For a few it will at least be worth a trial. Hart says that "the essential principles in this matter are that affection shall have spontaneous and adequate (sic) expression, but that the physical shall be consistently subordinated to its proper place. . . ."⁸

Young people may protest that there is no such thing as "adequate expression" in courtship short of sexual relations. And yet there can be no doubt that one of the legal purposes of marriage is to restrict sexual expression to its socially approved channels and thus make the parties responsible to society for the consequences of their acts. They are not responsible to society during engagement. If studies of premarital sexual relations accurately reflect the total situation, our society is faced with the responsibility of creating new moral and legal codes that will offer the protection needed to prevent the unhappy consequences many young people are now facing.

We may record here, however, the undoubted fact that the drift of opinion is in the direction of greater sexual freedom for the engaged couple.

This has long been the situation in many European countries. When

⁷ Hornell Hart and Ella B. Hart, *Personality and the Family* (rev. ed.; Boston: D. C. Heath & Company, 1941), pp. 179-180.

⁸ *Ibid.*, p. 180.

Norman E. Himes went to England in 1927 as a Fellow of the Social Science Research Council to make a study of the birth-control clinics in that country, he was surprised to find, in analyzing the figures of a Scottish birth-control clinic, that a large proportion of the women were pregnant prior to marriage; and that some had already given birth to one child and were pregnant a second time before they were married. He was somewhat shocked and wondered about the sexual morality of the Scottish working classes, until he was informed that it was the custom among many unskilled laborers in Scotland not to marry until fertility had been demonstrated. The girl would often say to her lover, "Will you marry me if I take?" meaning, "Will you marry me if I prove fertile from our love embraces?" Since reproduction is one of the primary purposes of marriage, this situation is not nearly so shocking as it first appears. Shock subsides when we understand the reason for the custom. "Handfasting," as the practice is called, is institutionalized in certain Scottish classes and no one thinks much about it.

The increase in premarital sexual relations among engaged couples has been noted in a number of studies. Burgess and Wallin, after studying the reports of others and analyzing in detail their own findings, describe the situation in this way.⁹ Among women born before 1890, the proportion who had premarital intercourse was very low, but forty years later the proportion of married women who had premarital intercourse has increased; about one-half of them now have had the experience. For the most part (two-thirds or more) the increase has been the result of the women having sexual relations with their future spouse. Although men have always had a higher ratio of premarital sexual experience, the ratio for them has also increased, primarily by those having sexual relations with their future spouse.

Sometimes the Kinsey study is cited to prove that there has been very little increase in premarital sexual relations for men since the turn of the century. This is a correct statement of the Kinsey findings as far as it goes. The more important finding in his report is that premarital sexual relations have been a common experience of the unmarried man in our society at least as far back as 1910. It may be that we are more willing to open our eyes to the facts today. Under any circumstances, there is little or no comfort in any of the studies for those who have believed premarital chastity to be the prevailing code.

Kinsey's more recent study of women indicates that premarital sexual relations for women have increased. Kinsey reports that "among the females in the sample who were born before 1900, less than half as many had had pre-marital coitus as among the females born in any subsequent

⁹ Burgess and Wallin, *op. cit.*, pp. 350-351.

decade.”¹⁰ Even with the increase among women, however, the total percentage of women having premarital sex relations is less than for men. Fifty per cent of the females in Kinsey’s study reported premarital sexual relations as compared with 68 per cent for males who attended college and 98 per cent for those who never attended school beyond the eighth grade.¹¹

This may or may not be startling. But it is a fact. And there is little appeal from fact, even when we do not like it. However, it seems a mistake to believe either that the reported premarital sexual relations are a sign of increasing promiscuity or that promiscuity does not affect one’s chances of happiness in marriage. Much of the premarital intercourse is reported to be taking place among engaged couples or couples who intend to marry. This is a far cry from promiscuity. On the relation between promiscuity and happiness in marriage, Harvey J. Locke’s study found that among the happily married men questioned only one in twenty reported premarital sexual relations with “many” women, compared with one in five for the divorced men, although half of all the men reported premarital sexual relations. This suggests that promiscuity is either a cause or a symptom of marital maladjustment. Although the proponents of various programs to treat our broken moral codes may disagree on a number of things, they will agree that promiscuity cannot be a part of any program.

BREAKING ENGAGEMENTS

A certain number of engagements must and should be broken. Under what circumstances and for what reasons may an engagement be justifiably broken?

While it should be clearly understood that in some states it is legal for the jilted party to institute a breach-of-promise suit, the tendency in recent years has been for legislatures to amend the laws so as to deny this right. Even where the right exists, the probability of a legal fight over a broken engagement is very small.

Men rarely institute breach-of-promise proceedings. Most of them are started by women, especially where important property considerations might be involved in the promise to marry. Because of the abuses that have arisen in connection with breach-of-promise suits, some of them amounting to hardly less than blackmail by gold diggers, most authorities on the family have concluded that breach-of-promise suits are out of step with modern culture and are rarely justified socially. Such litigation usually has a pecuniary aim. Moreover, how can a monetary settlement compen-

¹⁰ Alfred C. Kinsey and others, *Sexual Behavior in the Human Female* (Philadelphia: W. B. Saunders Company, 1953), p. 298.

¹¹ *Ibid.*, p. 330.

sate for lost love, if the love was real? Breach-of-promise suits would never have been accepted by the courts if legislators, lawyers, and judges were less business- and contractual-minded than they are. In 1929, as much as \$450,000 was awarded in a certain suit; and many are the cases that have run into four figures. While most people are not very much affected by these laws, people with property would be wise in exercising prudence in becoming engaged, since an engagement to marry still carries legal obligations in many jurisdictions.

It will probably be wise to break the engagement if some serious impediment to the marriage arises that would render it quite certainly unwise. Those who continue the relation merely because they fear what others will think if the engagement is broken may only be storing up trouble for themselves in the future. Sometimes unforeseeable events, such as an accident or a serious breakdown in health, may bring about new conditions that may render unbearable the burdens of marriage. Under such circumstances, it would be generous to release the other partner. Likewise, if there are marked changes in the economic income of the man, occasioned, for example, by prolonged unemployment or reduced wages, he may decide that it is only courteous that his fiancée should have an opportunity to indicate whether she still wishes to go through with the plans. "Broken engagements are no longer a scandalous exception to the rule but a fairly frequent phenomenon which usually involves no loss of face for either party."¹²

Undoubtedly the most frequent cause disrupting an agreement to marry arises when one or both partners experience a change in affections. If a sober, dispassionate, and objective weighing of all the circumstances leads to this conclusion, it is probably wise to separate even if the personality may be considerably wrenched by the separation. It is a case of pain for some months versus a case of possible pain for some years. If, after a careful consideration of all the evidence, doubt still remains, a wise marital counselor may be able to be of assistance. However, the mere fact that one partner in moments of excessive conscientiousness feels doubtful about taking the final step, is not ordinarily sufficient ground for breaking the engagement. Those with serious attitudes toward marriage commonly exaggerate the seriousness of the affair just prior to it. Accordingly, it is difficult to offer advice on just how serious and prolonged the doubts must be before they should be given considerable weight. Attention is merely called to the fact that doubting the wisdom of a marriage just prior to it is a very common occurrence, especially among thoughtful and prudent people. Those who enter marriage lightly are rarely troubled by such doubts.

¹² Harriet F. Pilpel and Theodora Zavin, *Your Marriage and the Law* (New York: Rinehart & Company, Inc., 1952), p. 4.

When and if the decision to make a clean break is finally made, every courteous effort should be made to end the relationship without bitterness, or it may carry its rancor for months or years. A change of scene and a conscious attempt to make new associations leading to a possible mating may be a wise plan if the individual is able to move about. Those dependent upon parents for a livelihood, as is the case with many girls, may not be able to effect such a plan. Others free to move may find the suggestion worth considering.

For Suggestions for Further Reading, see the bibliography at the end of Chapter Eight.

 CHAPTER EIGHTENGAGEMENT: ITS PLANNING
OPPORTUNITIES

Nowadays young people, especially the more intelligent among them, plan carefully when it comes to the choice of a vocation, trade, or profession. The day has long since gone by when a young person can hope to be successful in an occupation without giving careful forethought to preparation and training. Yet the overwhelming proportion of them now enter marriage with precious little planning, forethought, and training.

You may wonder how people have been able to get along so well in marriage in the past without the planning and instruction advocated here. In reply it may be said that not all was well in many of the marriages of some generations ago, just because the divorce rate was lower. The submission of women doubtless covered up many unhappy marriages. We need also to realize that preparation for marriage in those days was more thorough in certain respects than it is in our time. Since many people married earlier, and since prolonged education in high school and college was not the common situation, most young men were acquainted with a trade. Young women, for their part, entered marriage with skill in cooking and sewing, and with knowledge of child care. They were accustomed to hard work and usually had cooperative attitudes. Throughout the major portion of the life history of man, young men and young women have been carefully, if somewhat unsystematically, prepared by their parents in the skills necessary for winning subsistence and for adjusting to one another and to relatives. They also knew how to care for and to rear children, because parents took the pains to teach them or because the large families then prevailing provided natural opportunities for the instruction of the older children in the care and rearing of their younger sisters and brothers. Many of these skills have become all but lost arts as far as the present generation is concerned. All too often such capacities are acquired, if at all, after marriage. It is pretty generally agreed, even by the

young people themselves as they gain experience later, that this is an unfortunate situation.

Planning for marriage during the engagement period should include not only arrangements for the premarital medical examination of both parties, as described in Chapter Ten, but should also include tests of personality, of family-background influences, and of other factors likely to affect the chances of happiness in marriage. This can best be done by each partner taking the prediction test as already described in Chapter Six. In addition to these major steps, it will be helpful to discuss frankly, thoughtfully, and conscientiously a number of questions upon which it is desirable to reach an understanding.

Where a difference of religion exists, it is well to make agreements about the religious upbringing of the children they may have. All couples, of course, have to plan for the more immediate factors such as the social, physical, and financial aspects of the wedding, the choice of a place for the honeymoon, and the determination of a place to live when they return. But attention should also be given to certain long-run factors affecting the happiness of the marital relations or the welfare of the family: desire for children, financial planning, including drawing up a budget, providing for the repayment of debts, saving for babies, life insurance, and so forth. When these factors are considered, it is possible that the young couple may see that marriage cannot take place unless the wife works for a few years after marriage. This, in turn, brings up other problems that have to be considered, such as postponed childbearing and adequate birth-control instruction.

There may be gaps in the girl's training that have not been provided for at this stage. Is the bride-to-be a competent cook, homemaker, and manager? If not, she might set about acquiring such skills. What does she know about child care and training? Has she any knowledge of scientific nutrition? If a girl works all day long she may like to take some evening courses in these subjects at a local Y.W.C.A., settlement house, community center, high school, or college. There are also various university extension courses open to her in nutrition, child psychology, and other subjects. State departments of agriculture frequently run courses in homemaking from which valuable training can be gained free of charge. The Home Bureau, especially in small towns or rural areas, often gives good advice and training along practical lines of homemaking.

DISCUSSION AND AGREEMENT

SOME DOUBTFUL POINTS. The tendency for people to leave disagreeable topics to the last or just hope that they will never arise should be avoided during the engagement period. After betrothal, a certain amount of discussion and exchange of views on all conceivable topics may be called

for. Conservative people may doubt the wisdom of this advice. They may feel that we should "let sleeping dogs lie"; that there is no use in arousing sexual passions by discussion, for instance, of sexual adjustment in marriage. While there is something to be said for this view, probably more is to be gained than lost by a frank discussion of attitudes, values, and sentiments. If there are lingering fears and doubts not answered by discussion and reading, it may be well to consult a medical, psychiatric, or marital adviser according to the nature of the difficulty. In most cases, however, it will be found that if one reads frank, level-headed, scientific, yet readable treatises, all the common questions can be answered. It shouldn't be forgotten, however, that some questions need not or cannot be answered before marriage (for instance, whether a woman will prove fertile).

WHERE TO LIVE. The question where the young couple will live needs to be broken down into a number of specific questions. Each couple will ask what town or city will be their place of residence. Will we live in a house or an apartment? In what section of town? Will we live with or near in-laws and relatives? Is our choice temporary or permanent? Answers to the questions will of course be tentative; nevertheless, acceptable possibilities should be explored during engagement. It must also be realized that answering some of the questions eliminates a choice in answering others. For example, if you decide to live in an apartment, residence will be limited to the apartment section of the city. Choice of a rural community may eliminate completely the possibility of apartment living.

Where to live is perhaps the fundamental housing question most newlyweds have to answer. Often the kind of job available leaves no choice, and sometimes job preference seems more important than location preference. A decision based on job preference may prove to be a shortsighted policy. If you are a Protestant, for example, you may find that to live in a predominantly Catholic city may cause you considerable concern later on. Your children may attend schools influenced by Catholic policy on education. At the present time, this would mean there would be little or no sex instruction in the school. Another problem that might result from shortsightedness is to find oneself in a community where the nature and number of vocational positions are limited. Having settled down, a man, under some circumstances, is not free to change positions or to progress. In other words, the community becomes a professional blind alley.

The nearness or absence of in-laws is another important consideration. Besides the possibilities of interference or attempted domination by one set of parents or both, there is another side to the question. Will you need help from family and relatives? They make good baby sitters and can be good company. Their influence can be helpful in a number of ways. Sometimes the decision involves the choice of living near one set of in-laws or the other. It is important to discuss this point very honestly. There

are numerous cases in which a man has agreed to settle near his wife's parents and then found he is bound to live there the rest of his life. No matter how attractive the far-away job offers have been, the wife has refused to consider moving.

IN-LAW PROBLEMS. Marriage presents most married couples with a set of in-law problems. Here are a few of the most common ones.

1. If you are to live in the same house or apartment building, there is likely to be interference. How much interference you can accept should be a matter for discussion, preferably before marriage. This interference can assume various forms. It may be subtle or an open attempt to regulate.
2. You may have a problem about visits to in-laws. Since you cannot be in two places at one time, two Thanksgiving invitations can cause considerable trouble.
3. If there are to be children, how much advice from grandparents will be welcome?
4. It is wise to consider gifts and giving in terms of in-laws. Will you give according to value received or will you give equally to in-laws regardless of returned values and the relative financial conditions of the two sets of parents?
5. Someday there may be the necessity of parental support or an invitation to the widowed to live in your home. You probably can't say what you would do under the circumstances, but if you have strong feelings about what you would not do, they need to be expressed before marriage.
6. After you decide upon a general policy about in-laws, remember that they too will have a policy concerning you. The two policies may not agree. What to do about that is another question that might be anticipated during engagement.
7. Not unrelated are attitudes toward "black sheep" in one family or both. Will you allow John's alcoholic uncle in your home when he is in need of a meal? Will Aunt Lizzy's mental disorder be a topic of discussion, or is it to be hidden and forgotten?

If you hope to escape from these and other questions by saying you are not marrying the family, you should be warned that such an attitude is unrealistic. Families have ways of making their influence felt that defy all attempts to resist them. It should also be remembered that there are no ready-made answers to any of these questions.

EDUCATIONAL AND VOCATIONAL PLANS. It is becoming increasingly difficult for young men and women to complete their education and serve the necessary apprenticeship for a stable position before they marry.

Young people are faced with the problem of deciding what in marriage can be sacrificed for further training and experience. In one instance it might be the postponement of children, in another a decrease in the standard of living. Since no two people value education or "getting ahead" the same way, the young married couple are faced with crucial decisions in the area of work and training. Anyone who is acquainted with the problems of the married G.I. student knows how serious these problems can be. A number of wives felt that the price of a B.A. degree was too high. Some of them found the sacrifices greater than they had agreed to make.

Other vocational plans may also call for sacrifices in marriage activities and family needs. For example, the young business executive is often required to spend a considerable amount of time away from home. Sometimes he has to dress better than his income allows, which means someone else in the family goes without. Entertainment must often be considered from the point of view of getting ahead rather than from the point of view of having fun—the "right" people must always be invited. The young executive's wife will sometimes sit home and eat hamburger while her husband is entertaining guests of the company at the best restaurant in town. Both wife and husband must modify their behavior to please the company for which he works; they must read and talk about the same things the company crowd read and talk about. All this, they hope, will bring them success.

No sacrifice is too great if both partners cherish the goals enough and there is a reasonable chance of achievement. On the other hand, unwilling sacrifice from a husband or a wife for the sake of occupational advancement or further education is contrary to the standards of value that give the family and individual happiness first place. But since society is often unmindful of the cost of education and professional advancement in terms of family sacrifices, each engaged couple must discuss what their educational and occupational goals are and how much they are willing to sacrifice in order to achieve them.

It will be especially helpful to consider the wife's plans. A husband's educational and vocational expenditures are usually taken for granted; not so the wife's. As a matter of fact, there are many people who refuse to recognize any educational or vocational rights for women once they marry. Ambitious girls may save themselves considerable frustration and disappointment if they know the attitudes of their fiancés toward working wives. Both the man and the woman should be aware that it is often necessary for the woman to work in order to make both ends meet. This possibility must be faced regardless of the attitude a couple may have toward the working wife.¹ Finally, it should be remembered that a wife's plans are likely to be much more complicated because she is the one who will bear the children and be primarily responsible for them.

¹ See Chapter Nineteen.

MONEY AND PROPERTY. It is not unusual for a single woman to have money or property of her own before marriage. She may also have debts. Agreement on these matters is essential to a happy marriage. The Women's Bureau of the United States Department of Labor, in summarizing the legal status of women in the United States, tells us that

in practically all the States, statutes are clear that a married woman retains the ownership of property belonging to her at the time of marriage.

Women after marriage also retain the right to dispose of their property by will as freely as do married men. In regard to premarital debts,

under the present married women's acts in most States, generally the husband is not liable for debts of the wife contracted before marriage, though in some States he may be liable to the extent of the value of any property he has received from his wife.

More important than the legal aspect is the mutual agreement between husband and wife. Such agreements need to be made from a realistic rather than a sentimental point of view. There is no pattern or formula that approaches the efficiency of the law, for personal agreements are made to please only the people involved. In some families, the husband will be the financial dictator, much to the relief of the wife. There will be cases in which the wife assumes all the responsibility. From the democratic point of view, money and property should be handled through mutual decisions. Whatever the arrangement, there should be genuine respect for each other's wishes. Attitudes toward money are often symptomatic of how a person will behave in other areas of marriage. Therefore genuine agreement about money and property may very well indicate agreement in other areas.

Although one doesn't anticipate accidents and misfortune shortly after marriage, they do sometimes occur. Consideration of financial plans for such events, during engagement, might prevent further misfortune. These plans involve designation of beneficiaries for insurance policies and the writing of wills. Foresight can prevent misunderstanding between the recently acquired in-laws and the survivor. Without a written plan, a wife or husband may be deprived of money and property intended for her or him. Or the survivor may not feel entitled to the property of the deceased when the marriage has been short-lived. Parents may be the beneficiaries of insurance policies they have paid for their children. This should be clear beforehand. There is also the matter of debts to be recorded and legalized. Probably they will be debts to relatives if no previous legal promises of payment exist. The lenders may find it embarrassing or difficult to collect unless the loan is legally recognized. It is easy to put off these matters until after the honeymoon, but accidents don't always wait that long.

THE NEED FOR SEXUAL ENLIGHTENMENT

During the engagement period or shortly before marriage it is advisable for both partners to read one or two good books on sex education and on adjustment in marriage. This should be done even if the individuals concerned believe that they "know all about such matters." Invariably, they will find that they do not; that they have gained erroneous information from various sources, both in regard to facts and in relation to policy in conduct. Several good books on the subject are

Butterfield, Oliver M., *Sex Life in Marriage*. London: Emerson Books, Inc., 1937.

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Clark, LeMon, *Sex and You*. New York: Bobbs-Merrill Company, Inc., 1949.

Exner, M. J., *The Sexual Side of Marriage*. New York: W. W. Norton & Company, 1932.

Kelly, George L., *Sex Manual for Those Married or about to Be, Written for the Layman*, 5th ed., rev. Augusta, Georgia: Southern Medical Supply Co., 1950.

Stone, Abraham, and Norman E. Himes, *Planned Parenthood*. New York: The Viking Press, Inc., 1951.

Stone, Hannah, and Abraham Stone, *A Marriage Manual*, rev. ed. New York: Simon & Schuster, 1952.

THE QUESTION OF SPACING CHILDREN. Discussion during the engagement period will doubtless include birth control and the number of children desired. There are naturally differences of opinion among marital and medical counselors on whether or not contraceptive or birth-control devices should be used immediately after marriage, and there may be local laws concerning the use of such devices. Some people feel it is desirable for the husband and wife to have an opportunity to adjust to one another before they have a child. They hold that the husband should get to know his wife as a wife before she becomes a mother. This view is more or less approved by custom now, if we may judge by the fact that it is not "fashionable" for a girl to become pregnant immediately after marriage, that is to say, within a few months. Some feel sensitive about an early pregnancy, which shows that it is not "in the mores."

Some people contend that a relatively early pregnancy is preferable—not necessarily within the first few months, but say within the first year certainly. They argue that it is easy to get into the habit of postponing conception and that people may always feel that the standard of living is not high enough. Thus many couples postpone and postpone childbearing until fertility naturally declines, often more rapidly than they suspect, and the couple are sterile, much to their regret.

Of course, the first few months directly after the wedding will be occupied partly with the honeymoon, more largely with the problems of settling in a new home and making adjustments to relatives and to each other. A pregnancy during the first few months, therefore, is probably inconvenient for most couples.

Whichever of these conflicting views is adopted, the decision should be made not in the light of immediate factors alone, but with due consideration of long-run factors. In many cases there will be pressure to postpone childbearing because the couple "cannot afford" children at once. It is well to make certain that this attitude is not merely a rationalization. Will the situation certainly be better three, five, or ten years from now? It is not always possible for a woman to become pregnant immediately after deciding that she wants to. Fertility may decline during the period of postponement. If a woman is young and healthy and if there are no pronounced economic barriers to having a child early in the marriage, it is generally wise to do so. And women who have married late may want to start their families at once in order to "make up for lost time."

It is desirable that during engagement there be discussion not only of the spacing of children but of the number desired. Attitudes on this matter commonly undergo change in later years, according to experience and circumstances. The small-family system is dominant in Western societies today; married couples usually want at least two children, one of each sex. It is well to note, however, that at least three children are necessary in order to maintain a stationary population. The reasons for this are, briefly, that some babies never reach maturity; of those that reach maturity, not all marry; and of those who marry, not all are fertile. Accordingly, if population is to be maintained, not a few couples must have five, six, or seven children. Such couples are becoming increasingly rare, especially where knowledge of control exists.

Some women enter marriage enthusiastic for reproduction, but they frequently reduce the number planned for. Various factors, such as the high cost of maternity care, the substantial cost of the higher education of their children that is now increasingly popular, restrictions on the leisure of the mother, and increased work, dampen their enthusiasm. Other women develop medical conditions that preclude large families. The man should bear in mind that any statement a woman makes before marriage concerning the number of children desired is not to be considered a binding commitment but merely a statement of aims or an informal understanding of mutual desires. In other words, the man should realize that such a statement is not a binding contract.

BIRTH CONTROL. If the couple have been advised that they should start practicing birth control immediately after marriage, they may find themselves in a predicament. They may not know what methods are available or where they can obtain the necessary materials and information

about how to use them. Your family physician is probably the best source of instruction. However, if he is not in a position to help you, a letter to the Planned Parenthood Federation of America, 501 Madison Avenue, New York 22, New York, will bring you information concerning their nearest clinic or a list of nearby doctors who will be able to offer the services desired.

State laws concerning birth-control methods and materials vary widely from outright prohibition, through various degrees of regulation, to a complete lack of restriction. Such laws, moreover, change from time to time, usually in the direction of liberalization. It is advisable to consult your physician or the Planned Parenthood Federation about the laws in your state.

CONCLUSION

While engagement has its delights and pains, its joys and its burdens, most of the problems that often look so big and overpowering at the time soon fade into nonexistence if the couple are well mated in a happy and enduring union. Though there is no good purpose to be served by exaggerating the problems of engagement, it is well to take a realistic attitude, to gather as much information as you can, and to bring patience and forbearance, frankness and openmindedness to their solution. If this is done, many problems will disappear, and the lovers will find themselves on the threshold of a beautiful and satisfying experience.

Suggestions for Further Reading

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Bowman, Henry A., *Marriage for Moderns*. New York: McGraw-Hill Book Co., Inc., 1948. Chap. 8.

Burgess, Ernest W., and Harvey J. Locke, *The Family*, 2d ed. New York: American Book Company, 1953. Chap. 12.

_____, and Paul Wallin, "Homogamy in Social Characteristics," *American Journal of Sociology*, 49 (September, 1943), 109-124.

Christensen, Harold T., *Marriage Analysis*. New York: The Ronald Press Company, 1950. Chap. 9.

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Magoun, F. A., *Love and Marriage*. New York: Harper & Brothers, 1948. Chap. 7.

Skidmore, Rex A., and Anthon S. Cannon, *Building Your Marriage*. New York: Harper & Brothers, 1951. Chap. 11.

Waller, Willard, and Reuben Hill, *The Family: A Dynamic Interpretation*. New York: The Dryden Press, Inc., 1951. Chap. 12.

 CHAPTER NINE

SHOULD MARRIAGE BE POSTPONED?

There have always been reasons to postpone marriage. This has been particularly true for the past twenty-five years. From 1928 to 1939, our economic depression made insufficient income a real reason for postponement. In 1940, the draft called boys to the army. From then until 1946, war was the main preoccupation of both men and women. For a short time after the war, everyone was trying to make up for lost time—the marriage rate boomed. But not for long. In 1950, the draft began again, and the constant threat of another world war has made young people wonder if they will ever settle down to married life. In addition to these various crises, there are other pressures for postponing marriage: desire for further education, parental opposition, the high cost of living, slow occupational advancement, and the unreliability of our ways of choosing a satisfactory mate.

Advocates of late marriage seize upon these factors and various others to convince young people today that it is wise to wait for "better times" before entering into wedlock. They point out the virtues of economic security, complete maturity, and the chance to live together without the threat of separation. They usually know of a number of marriages that seemed to have been ruined because the couple were not willing to wait until the situation was more favorable. This group consists not only of people who are seeking excuses to postpone the time of their children's marriages but also of people who genuinely believe that young men and women marry too early.

The exponents of early marriage find it gratifying to note that, in spite of these various pressures, the age of marriage for both boys and girls has steadily decreased. They hope the trend will continue and believe that society should cooperate in controlling and checking those forces that discourage early marriage. They still believe that American youth, especially college youth, marry too late. In the face of continuing crises, they do not believe marriage can be postponed today on the assumption

tion that the future will be more normal. Young people cannot hope to wait until the war threat is over, until our economy is stable, or until they are ready to settle down. These goals seem unattainable in the near future.

The arguments do not tell a young couple what to do. Perhaps this is the way it should be. It is futile to lay down any exact age as the ideal time to marry. Each decision must be made in the light of all the specific determining factors. And these vary from case to case. The authors happen to favor early marriages. We do not argue for premature marriages, much less for child marriages. And we realize that the final decision must be made by the young men and women themselves. We would warn them against anyone who claims to have all the answers. It must always be remembered that it is their future happiness that is at stake.

THE ADVANTAGES AND DISADVANTAGES OF EARLY MARRIAGE

What, briefly, are the advantages and disadvantages of early marriage?

Let us consider the advantages first.

First, early marriages reduce to a marked degree the sexual tensions and strains characteristic of the courtship and engagement periods. Most young people can readily appreciate the importance of this argument. Hence they give it great weight.

Undue postponement of marriage may lead to premarital sexual relations. While this may not be so serious in its effects upon marital adjustment as formerly assumed, especially by moralists, it is not ordinarily considered a satisfactory adjustment even by those of free sexual habits. Postponement aggravates the problem of prostitution, with the evils that flow from it. There are also the dangers and liabilities of pregnancy and temptations to abortion.

Second, if marriage with a well-selected mate brings one of the rare joys of life, the longer people can enjoy that state, without undue sacrifices in other directions, the greater the sum total of happiness.

Third, when there is delay, habits tend to get fixed. This renders adjustment in marriage more difficult.

Fourth, a long engagement hampers women especially. Many women lose their "bloom" and physical attractiveness quite rapidly. Accordingly, if they wait too long and then the engagement is broken, it may be very difficult for them to find another suitable man. With men, increased earnings may actually render them more marriageable.

Fifth, we live today on a "take it as it comes" basis. There is no assurance that postponement will bring more favorable circumstances for a happy marriage. Therefore, postponement may mean lost pleasures without future recompense. Until we can better control our own social destiny,

we can only live for today. This philosophy does not mean a reckless abandonment of our values and morals. In terms of marriage, it means accepting what marriage has to offer under the prevailing circumstances.

Some of the reasons for which marriage might be delayed are uncertainty about choosing a mate wisely, insufficient income, opposition of parents, possibility of separation after marriage, and, among college students, desire for an education. Sometimes these are real reasons; sometimes they are rationalizations. With reference to doubts concerning the wisdom of the choice, it is probably true that youthful marriages are based on physical attraction rather than companionship. They are more likely to be marriages of the romantic type. We must admit that many marriages of this type fail. One answer to this problem is to provide marriage education for all teen-agers. They are capable of studying the problems of marriage and are eager to do so. As for the other reasons, let us consider them one at a time.

THE PROBLEM OF MONEY

In Chapter Six we discussed the problems of finance in relation to choosing a mate. Briefly, we suggested that it is the social meaning of money that is important in marital adjustment. Specifically, we suggested that interpretation of income roles (who should work and earn), income size (enough, from the individual's point of view), and income control (who handles what) is of major importance in producing harmony or disagreement in marriage. Since one's childhood and family experiences develop one's point of view on these subjects, similarity of background is likely to minimize conflict on the issue of money. However, nothing as yet has been said about how much money is needed to maintain the standard of living desired or essential to keep a marriage together. So we turn to the problem of actual dollars and cents involved in being married.

One way to approach this problem is to sit down and list the essentials of living. Nearly every couple will have to pay for housing, food, and clothing. They will probably also need money for transportation, recreation, and health bills. Telephone, reading materials, savings, insurance, gifts, tobacco, and vacations are other items to be considered. When they have an estimate of what each item will cost, they can figure the approximate amount of income needed.

If the total costs are more than the income, a number of possibilities can be considered. First of all, they may be able to cut down on what is considered essential to establish a home. Young people sometimes measure their needs by what is found in the parental home. They may forget that what they enjoy in their parents' home is the result of saving and earning over many years. More than likely, the parents started with much less. Just what a minimum might be is a personal matter. In one instance, a couple

did without any living-room furniture for nearly a year. In contrast, an engaged girl hesitated to marry because her fiancé wouldn't be able to buy a new car if they got married.

Other plans to meet the seemingly high cost of marriage include consideration of having the wife work. Problems of working wives are discussed in Chapter Nineteen. Sometimes a savings account can be used to supplement income until income increases. Borrowing money might have merit in some instances. Even if none of the above alternatives are feasible, a couple can learn to budget and shop carefully to reduce the costs. Good budgeting and buying might make the difference in whether some couples can marry without additional income. Later on in the book, we discuss both budgeting and buying.

Encouragement to try marriage with a minimum of money can be had from reading what Locke has to say after studying happily married and divorced couples.

. . . many happily married men and women lived on incomes and in homes which, from a common-sense point of view, would make marital adjustment difficult if not impossible.¹

THE MARRIED STUDENT

The experience of World War II veterans has demonstrated the feasibility of marriage in college. Men, women, and institutions made adjustments to combine marriage and education. Housing, though not luxurious or elaborate, was built on most campuses to accommodate the veteran's family. Courses were offered to wives, and both husbands and wives were able to find part-time jobs to supplement government grants. Grades or academic standards didn't seem to suffer. There has been little to regret, except that it took a war to prove that education and marriage can mix.

The experience does not indicate that everyone should marry before going to college, but it does suggest that as long as marriage is postponed by military service and the need for education, we could treat the oncoming generation as well as we have World War II veterans.

COST OF EDUCATION. What are some of the problems a couple can expect to find if they decide to marry while they are in college? For most of them, a major problem will be living on a small income. Neither parents nor the government is going to provide the amount of money the husband could earn on a job. This need not stop the marriage. Married students were able to live on the sum provided by the government plus \$15 or \$20 extra a month. Landis and his wife report that their students lived on an average of \$148 a month in 1947. In 1952, the average had increased to

¹ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 297.

\$222 a month.² Carefully planned budgets make it possible for students to have healthful and decent but not unusually good housing; good, plain, nourishing, rather inexpensive food; decent but inexpensive clothing; and inexpensive term insurance for the breadwinner (not the wife). At Colgate University, the students entertained each other at home without attempting to put more on the table than they could afford. In some instances, visitors were asked to bring their own dishes so that there would be enough to go around. Many couples had a good time making and painting their furniture. Where there was unity of purpose, these experiences seemed to promote happiness.

PARENTAL SUPPORT. It has been proposed that parents permit the marriage of their sons and daughters while they are still in college, if they have made a wise choice of a mate, and if the family approves the match. If, at present, \$1,000 to \$2,500 a year is spent by each set of parents on a son or daughter in college, it would be possible for the young people to marry and live reasonably well on the joint income. If they are attending men's or women's colleges, the young couple might have to enroll in a co-educational college. There are difficulties associated with this plan, but it is receiving increasing favor. It secures for the young couple all the advantages of early marriage and adds only a few problems. These are not unresolvable.

The plan of voluntary parental subsidy involves, of course, some dangers. The man may come to lean on the subsidy; the parents, paying the piper, may try to call the tune and interfere with the young couple in their private lives. But, in most cases, these difficulties can be guarded against, if people are conscious of them.

The chief barrier to the general adoption of parental help is the inability of many parents to afford it. Yet many who can afford it have never given the subject thought.

MARITAL HAPPINESS OF MARRIED STUDENTS. When they are asked, the overwhelming majority of married students in college say they are happy or very happy. Judson and Mary Landis stated that 95 per cent of the couples they studied so reported.³ Rex Skidmore and his associates at the University of Utah found that percentages of happy or very happy reports were 96 per cent for the men and 94 per cent for the women.⁴ When the divorce rate of a group of married students in a student housing unit was compared with that of another college-educated group, the divorce rate of the married students was found to be lower.⁵ There seems little

² Judson T. Landis and Mary G. Landis, *Building a Successful Marriage* (rev. ed.; New York: Prentice-Hall, Inc., 1953), p. 118.

³ *Ibid.*, p. 115.

⁴ Rex A. Skidmore and others, "Characteristics of Married Veterans," *Marriage and Family Living*, 11 (August, 1949), pp. 102-104.

⁵ Reported by Svend Riener at the National Council on Family Relations.

danger that combining college and marriage will cause unhappy marriages or divorce. It would be unwise, however, to conclude that the combination promises a happier marriage. Experience with married students indicates that they work hard to maintain sound marriage relations.

BUDGETING TIME. Another problem married students face is how to budget their time. Since education is being sought at the expense of other things, there is often the tendency to devote as much time as possible to study. Or, if the husband has a part-time job, he has very little time to spend with his wife. Even the most generous wife may feel left out of things unless there is a conscious effort to include her in some school activities and give some time for her pleasure. A husband who spends most of the day at school, comes home to eat, and then buries himself in his books until late at night can expect complaints from his wife. It is easy to understand how she might become jealous of his books. Since this is likely to happen gradually and unconsciously, both husband and wife should make efforts to prevent a serious disagreement.

Even if the wife is willing to step almost completely aside during the school years, it is generally not a wise thing to do. The following case illustrates why. Betty and Jack married when Jack was accepted in medical school. Both of them were eager for Jack to succeed. Betty not only relinquished her rights to attention but also found a job as a typist to help with the finances. For more than three years Jack and Betty spent less than three hours a day together except for the time spent together at church or an occasional party. A year after Jack became a doctor and had settled down to regular family living, he took his problem to a friend. He confessed that he no longer loved his wife. She seemed to be a different girl from the one he had married. Actually, Jack had changed, not Betty. Further education, contacts with professional people, and other kinds of mental and social stimulation had placed him on a different educational and social level. Betty, on the other hand, had not changed much, her typing job having provided no opportunity for growth. If anything, it had made her appear dull and routine. After another year or two of quarreling and unhappiness, Jack asked Betty to file for a divorce. There is little doubt that Jack used Betty as a stepping stone to professional success. It seems cruel that he should leave her. Most tragic is the fact that with some thought and planning this situation might have been avoided.

Looking at the case with hindsight, the situation might have been different if Betty had taken more interest in Jack's work. She could have read some of the popular articles on new medical discoveries and research. She might have listened to Jack tell of his problems and hopes. In other words, there could have been more attempts at sharing. Betty might even have taken a few classes at school. A wife needn't have the same interests as her husband, but Betty needed interests that would have made her a

suitable wife for a professional person. Jack might have made an effort to help his wife maintain his love. He could have helped them find mutual friends, which would have helped her to change in the same direction. Even after his training was finished, it might have been possible for Betty to "catch up" if he had shown patience and given encouragement. Any and all of these suggestions might have been helpful if they had understood what was happening and had tried to change to meet the changing situations.

SEPARATION AFTER THE WEDDING CEREMONY

Many young couples face the problem of either separating after the wedding ceremony or postponing their marriage until the husband's return from service. The problem is difficult, with many factors to be considered. First, it should be understood that a wedding doesn't make a marriage. A license, a minister, and a reception are only the beginning. Marriage means living together. If a person marries one day and leaves within a week or a month, he is married in name only. It is unlikely that he can feel married or that he can act married, except by conscious effort. Of course it can be argued that, for many couples, the marriage started before the wedding ceremony. This is certainly true, and to the extent that the process of becoming married has taken place before the ceremony, the couple feel married even if they must separate after the ceremony. Thus, for the couple who have been courting each other for a year or more, the problem is quite different from that in which a man meets a girl a few months before induction into the armed service and marries her. In this situation, a ceremony cannot create more than a legal marriage. From an emotional and behavioral point of view, the question of marriage before separation can be considered in this way: "If I become legally married before I leave, will I have time enough to develop the feeling of being married?" If a person cannot feel married before leaving, is the legal commitment worth while? Many things can happen before a "real" marriage can be developed.

Another factor to be considered is the matter of sexual adjustment. If a couple have become accustomed to the regular satisfaction of their sexual urges before separation, the problem of abstinence may be much greater than if sexual satisfaction had not become a habit. It is also well for young men to remember that modern girls are not supporters of the double standard. If they plan on extramarital affairs while away, many of them can expect the same behavior from their wives. This realization was quite a shock to many soldiers during World War II, but the old standards were never re-established. This does not mean that single people have no pressures for sexual expression, but once the habit of continence has been broken, it is more difficult to re-establish.

Housing while the couple are separated also has to be considered. Will the wife return to her family while the husband is absent? Often she feels that marriage is a graduation from family control and she is reluctant to return. Even when she is willing to return, there is a real possibility of quarreling and disagreement over what she may and may not do. If she lives away from home, will it be alone in an apartment, with other separated wives, or perhaps with girl friends who are not married? If she lives with single girls, it will be difficult for her to adjust her activities to the dating and party activities of her apartment mates. If she lives alone, the problem of loneliness should be anticipated. If she lives with other married women, their habits will largely influence her behavior.

The possibility of changed feelings because of separation is a risk that must be recognized but over which there is very little control. So much depends upon circumstances. It is possible that love for husband or wife may vanish. No one should be so foolish as to say that it can't happen to him or her. Perhaps this is the greatest worry during separation. To feel married, to have a husband or a wife to whom you are emotionally committed rather than one in legal name only, is the best guarantee against the loss of love. Even this feeling is not an ironclad guarantee.

Idealization is another factor that usually plagues the separated couple. The tendency to remember only the good and the beautiful about one's mate and marriage often lifts the anticipation of future happiness out of the realms of reality. This is sure to result in disappointment. A husband who comes home with the idealization of the most beautiful girl in the world and a marriage without a blemish has to readjust quickly or his marriage is likely to go on the rocks. Idealization is particularly easy if the marriage has not gone beyond the honeymoon stage before separation, because there are few of the problems of marriage to remember, which would help to keep one on the level of reality. On the other hand, dreams of returning to a well-established marriage can be a method of combating the loneliness and frustration of separation, and need not be detrimental if a couple can reunite and gradually adjust to the routines and responsibilities of marriage.

Sometimes the wife will try to follow her husband during his travels, especially if he is called to military service. If the couple can afford it and can accept all the inconveniences imposed by this manner of living, they should be given all the assistance possible to make their venture a success. However, they should do it with their eyes wide open. First of all, military life does not always allow a husband and wife to see each other daily. Their time together may be limited to week ends. If this is the case, what will the wife do during the week? Five days alone can be very lonely, unless she is working or engaged in some other type of activity. Another consideration should be housing facilities. Many army camps are overcrowded with army wives, and living quarters are small and expensive. A

pretense of housekeeping may be futile, and eating out is not always pleasant or possible on a private's pay. Still, it is the couple who should decide what price they will pay in order to be together even two days of the week.

TEEN-AGE MARRIAGES

So far in this chapter we have primarily discussed the problems of finance, school, and the draft as they affect postponement of marriage. We have discussed ways in which these problems can be minimized in delaying marriages but, at the same time we have pointed out the difficulties that must be faced. The fact is that the age of marriage is gradually declining for both men and women. How far will this trend go? Is age in and of itself a handicap to marital adjustment?

Anyone who works with teen-agers knows that some of them think of marriage at the age of fifteen, and occasionally marry at sixteen and seventeen. Naturally, other teen-agers wonder how these marriages work out. The answer is not easy to arrive at, because the age factor is not easily isolated. To date, the answer indicates that the youthful marriages are not the happier marriages. If you check the research on this, you will see that all studies say that the best ages for marriage are twenty and over for a man and eighteen and over for a woman. This coincides with common-sense observation and clinical experience. Many of the teen-agers who seriously discuss marriage fail to realize the many responsibilities involved. Many of them are too immature to carry the responsibilities even when these are pointed out to them. Indeed, some of them see marriage as an escape from difficult situations. It even happens that when they are mature enough to marry, there is interference from other people who refuse to recognize their maturity. Thus our advice at the present time is for early teen-agers to wait until they are more mature before marrying.

Suggestions for Further Reading

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 CHAPTER TEN

THE WEDDING AND HONEYMOON

The wedding is simply a declaration on the part of both parties, before a legally authorized official and before witnesses, that they accept one another as husband and wife. It is a civil contract. Many also consider it a religious sacrament. Its approach is marked by excitement, and if the occasion is to facilitate adjustment in marriage, a lot of work and planning are involved.

SECRET WEDDINGS AND ELOPEMENT

Since marriage is a change in legal and social status, publicity is necessary. Herein lies the essential rationality of the taboo on secret weddings. It is important for the members of society to know where people stand; to know who is the husband of whom, or to know who is the wife of whom. Otherwise there might be great confusion in social relationships. If secret weddings became general, some social chaos would result. Throughout the entire history of the human race, there have been three great crises in the life of the individual: birth, marriage, and death. All of these have been attended by a certain amount of ritual and ceremony. In the instance of marriage it is just as important to have attendant publicity and witnesses as to have witnesses to the signing of any other contract. This is not mere legal formality. It is sound social policy. Attention is called to these facts because there probably is an increasing tendency among young people, especially among college students, to resort to secret weddings.

For the same reason that social policy opposes secret weddings, it opposes elopement. Elopements are often associated with secret weddings and may be the result quite as much of the fuss of relatives who demand a big wedding as of a desire to escape parental opposition. On the other hand, it may be a case of economic pressure. In some communities, women teachers who marry are liable to lose their jobs. Short-sighted regulations of this character put a premium on elopement and on secret

weddings. When there is parental opposition to a marriage, many couples have found that elopement is the only way out. As often as not they find upon their return home that the opposition gives way; that it was more imagined than real and that the parents forgive the young folks. When the opposition to marriage is unreasoning and irresistible, elopement may be the only way out, especially if there is every valid reason for the couple to go ahead with the marriage. But ordinarily it is not a proper solution. It would be much better to seek a reconciliation between parents and young people before marriage and have a wedding attended by proper publicity.

As a rule, secret weddings or elopements only store up trouble for the future. Sooner or later it will be necessary either to acknowledge the deception or to go through the formality of a second wedding, and neither alternative is a happy one. At the very outset it is probably better to face parental opposition or the economic deterrents, if they exist, and to make a resolute determination to marry according to customary standards, if that choice seems wise on other grounds.

PREPARATION FOR MARRIAGE

THE PREMARITAL EXAMINATION. Young people want to enter marriage under the best possible conditions. The more thoughtful and foresighted among them are beginning to realize that some sort of premarital examination is desirable. They want to be assured that they have a good health foundation, both physical and mental, for the new venture.

The premarital examination is an examination before marriage of one or both partners, preferably both, for the definite purpose of determining the adequacy of their health. Another purpose is to promote marital adjustment by inquiry into inhibitions, fears, and types of ignorance that may interfere with marital harmony. The premarital examination must be sharply distinguished from the routine physical examination, which is much less inclusive. It should begin with an examination of the nervous system, of the major internal organs, such as the heart, lungs, and kidneys. It will also include blood tests.

Every person who plans to marry should have tests. Venereal diseases are extremely destructive to physical and mental health if they are not treated. An even greater tragedy is the transmission of a disease to a mate and even to offspring. Tremendous progress has been made in the treatment of venereal diseases. Cure is often possible within thirty days. By January 1, 1950, thirty-eight states had adopted laws requiring examinations for syphilis, including a blood test, before marriage. And thirty-five states now require blood tests of all pregnant women. These laws represent an important step forward in the control of perhaps our most serious infectious disease. Yet a great deal remains to be done, legislatively and through public education. To cite one example: in some states, the mem-

bers of one sex only are required to produce a certificate of freedom from syphilis. Such laws are almost worthless because syphilis and gonorrhea are transmissible diseases. The members of *both* sexes should be required in *all* states to furnish evidence before marriage of freedom from syphilis, at least in its transmissible stages. We recommend that adults have an annual routine blood test for syphilis. Some doctors pooh-pooh this, but we believe it is a desirable control measure.

Many young people who take the premarital examination not only want to know that they are free from syphilis and gonorrhea and physically fit in other ways, but they want guidance on birth control and sexual adjustment in marriage. Physicians will discuss such topics. It should be noted, however, that the questions a patient brings are not necessarily the most important ones. While birth control and sex technique are frequent subjects of inquiry—largely because popular scientific discussion of them has been taboo until recently—there are many other subjects just as important, some of them perhaps more important, that the doctor will initiate himself if the situation calls for it.

One of these subjects is fertility, its degree and the possibility of impairments that may be corrected. In the man, it is relatively easy to establish fertility by an examination of the number, movement, and kinds of sperm cells, as seen under a microscope. In a fertile male, sperm cells must be present in large numbers—at least eighty million in each ejaculation. In addition, most of them must be normal in form and in movement. The fertility of the woman is more difficult to establish in advance, but certain impediments to childbearing may be discovered, such as a pelvis that is too narrow.

Another factor to be checked during the premarital examination is the Rh status of the couple. All people have either positive or negative Rh blood. About 85 per cent are Rh-positive. The reason for concern is that when a woman is Rh-negative and her husband is Rh-positive, offspring can develop a condition known as erythroblastosis fetalis or congenital hemolytic disease. This means that the blood cells of the child are destroyed, causing anemia and jaundice. Without proper medical attention, the child will die.

This condition is rare. It happens in only one out of every twenty-five or thirty Rh-negative women. It is not likely to affect the first child. Nevertheless, it is helpful to know of the possibility and prepare to meet it. The knowledge can help couples to plan the coming of children with competent medical help. It also indicates that the size of their family will probably be limited.¹

The premarital examination offers a chance to eliminate certain other fears and worries about sexual or reproductive matters. The examining

¹ For further information concerning the role of the Rh factor in sterility see Chapter Twenty-one, p. 271.

physician may decide to inquire into sexual attitudes. He may ask whether either party, especially the woman, considers sexual relations normal and natural, and as something to look forward to with interest, anticipation, or actual longing; or, are sexual relations considered low, nasty, abhorrent, and fearful. Is the woman too modest? Does she fear childbirth? Does she fear the unnecessary pain that sometimes accompanies a first sexual union? Does the man fear he may be oversexed? Has misinformation on masturbation given him the idea that normal relations in marriage may prove difficult or impossible? What does each party consider a normal frequency of coitus?

The physician will probably examine the hymen of the woman to determine whether or not it is so thick that it can give way only with difficulty and some pain at the first marital union. If it is, he may decide to nick it with his scissors, using a local anesthetic or not as seems best under the circumstances. Usually, an anesthetic will not be necessary. On the other hand, he may recommend self-stretching of the hymen and vagina. The physician will also notice whether the clitoris is well developed and free from adhesions.

The doctor will probably take the pelvic measurements of the woman, if the pelvis seems narrow. It is an advantage for a woman to know if she is likely to need a Caesarian operation for the delivery of a child. However, estimating this need is difficult because the size of a baby cannot be known until the time of delivery, nor can the character of labor be known until it commences. Some gynecologists believe that, except in extreme cases, it is impossible to estimate the need for Caesarian delivery before marriage. Others are more optimistic about their ability to predict the need of a Caesarian. In this operation, the abdomen and uterus are cut and the child taken out, instead of being delivered normally by the vaginal route. With skilled care, the danger is not great nowadays; and some women have several such operations—three or four without danger. It is, therefore, valuable for any woman to know her anatomical limitations *before* she becomes pregnant. The dangers to her life may thereby be reduced.

Moreover, some women should not, in the interests of their health, life, or well-being, become pregnant at all. Most of the outstanding physical conditions under which pregnancy is unwise are listed below.

1. Any medical condition that would warrant a therapeutic abortion, that is, an abortion which the physician would have to perform in order to save the life or health of the mother. It is obviously better to prevent conception than to have to resort to an abortion.
2. Gynecological and obstetrical conditions that might make childbearing hazardous, such as a recent delivery or abortion; history of repeated dangerous pregnancies; the existence of a toxemia (poisoning), eclampsia (convulsions), or pernicious vomiting during previous pregnancies;

too frequent, prolonged, or instrumental labors; deformity of the pelvic bones.

3. Certain diseases of the heart with poor compensation.
4. Tuberculosis of certain degrees.
5. High blood pressure and certain diseases of the kidneys, particularly when there is a history of a toxemia or albuminuria in earlier pregnancies.
6. Miscellaneous conditions, such as diabetes, toxic goiter, venereal infections, extreme overweight, severe malnutrition, and general debility.
7. In addition to the above clearly established medical reasons, there are nervous and mental diseases that, when clearly defined, constitute eugenic reasons for contraceptive advice. In this group are included feeble-mindedness, epilepsy, and other nervous and mental disorders. In many of these instances, however, permanent prevention of conception, or sterilization, rather than birth control may be indicated. Eugenic indications for sterilization would apply to patients with a history of a sufficient degree of insanity or feeble-mindedness or epilepsy in the *immediate* family, especially where defective children have already been born. In certain other cases of hereditary disease, such as hemophilia, hereditary deafness, blindness, sterilization rather than contraception may be desirable.

Here again, to be forewarned offers at least the opportunity of being forearmed.

The physician will not only examine. He will instruct. He will re-educate on various matters. This he may do by conversation, by directed readings, or both. Such educational work is so time consuming for a physician that he may prescribe a certain amount of reading so that the common questions may be answered before special ones are taken up orally. Sometimes, reading may not be required, but re-education in some form will usually be needed. This is especially likely to be the case with couples whose training in youth on sexual matters has been faulty. And does that not include the overwhelming majority of us?

Accordingly, the young man and young woman being examined must expect to be patient. It is necessarily a slow and painful process to gain new information and to change attitudes; "painful" in the sense that most of us find the ideas we already have fairly comfortable. We are reluctant to change them because we have lived with them for so long. It is not simply a question of what we must learn but of what we must unlearn as a result of false training in childhood and adolescence.

THE PREMARITAL COUNSELOR. On the whole, the young lovers will probably receive the most thorough scientific assistance either at a marital counseling bureau or at the hands of someone specializing in marital coun-

seling. But the chances are that one will not be near you. In Appendix B will be found a list of agencies who recommend counselors in good standing. There are undoubtedly others not within our knowledge. The mere fact that an agency is not listed there does not mean necessarily that its services are not of high quality. It merely means that we did not know about it at the time of writing.

In rural areas it will be extremely difficult to find a first-rate premarital counselor. Young people will probably have to rely upon a trusted family physician for the physical examination, blood tests, and other medical matters. If advice of a nonmedical nature is needed, a local minister or a social worker connected with a rural family agency may be of assistance. On some matters a visiting nurse may be able to help. On the whole, however, these workers are as yet not properly trained for the new profession of marital counseling. This observation is not intended as a reflection on the general competence of such workers in their respective fields. We merely point out that marital counseling is a new and difficult field that requires particular personality attributes and special training. But more is said on this subject later. The difficulty of selecting a premarital counselor is about as great as that of selecting a postmarital counselor. Since, in most cases, the emphasis in the premarital examination is on medical matters, it may be somewhat less difficult.

There is something to be said for choosing your own family physician if he enjoys your confidence, and especially if he has known the family for some time. His strength will be in giving the general physical examination and in his understanding of the family background from the standpoint of health. His weakness, especially if he is an older man, may lie in lack of preparation to counsel on such matters as contraceptive technique and general sex hygiene. If you do not know "who is who" among the physicians in the city where you live or are in a new locality, inquiry may be made of trusted, informed friends of good judgment. Sometimes a telephone call or letter to the office of the county medical society will bring one or more recommendations.

If we assume that no marital counselor is available and that you select a general practitioner, the question arises whether he should be a relatively young man or an older physician. There is much to be said on both sides of this matter. The young physician, although of rather limited experience, is perhaps more likely to be sympathetic to the preventive point of view in medicine than an older man. Since he is closer in age to the marrying generation, he will tend to have their point of view. There is also a greater likelihood that a young physician will have had some training in medical school in psychology, psychiatry, and sexology. These circumstances suggest that a young physician is more likely than an older one to furnish good premarital treatment.

On the other hand, some of the wisest and most competent premarital

advisers have been elderly or retired physicians. They have the leisure to pursue a new type of work that is very time consuming and relatively unremunerative. They have the sympathy, mellowness, and experience that such difficult work requires. Ordinarily, good work in this field is not a function of age; it is a function of training and of certain personal qualities. If a physician is chosen at random, however, you are most likely to secure competent advice from the able young graduate of a good medical school who has interned in a hospital of high standing among physicians. This assumes that a marital counseling bureau or a specialist is not accessible to you.

THE BEST TIME FOR PREMARITAL EXAMINATION. It is difficult to lay down a general rule about timing that will hold for all couples. But an indirect attack on the problem may prove helpful. It is perhaps better to state the advantages of having the examination relatively early in the relation, even before the engagement, and the advantages of an examination during the engagement period, one or two months before the wedding. If the examination takes place prior to engagement and if the unusual event occurs that some serious physical or hereditary defect is discovered, the couple might be more ready to break the relation than would be the case if they were so intimately involved as to be engaged. On the other hand, there is this practical difficulty: the couple are more willing to submit to a premarital examination if they feel quite certain that they are about to marry. It is perhaps too much to expect that people will undertake the examination at a period when it can have its greatest preventive value, namely, before engagement. Informed inquiry into the health and hereditary background of a proposed mate should really be made during the process of mate selection, in the dating period, rather than during engagement. But better late than never. It would make for happier and more enduring marriage if the *average* man and woman were to follow the lead of some college students in requesting premarital examinations. If we can achieve that *at any time*, it would be a great step forward. Probably we should not urge thorough premarital examinations before engagement, for this plan might be looked upon as utopian in the present state of social consciousness on such matters. Progress will be satisfactory if we can induce more people to take such examinations during engagement and a month or two prior to marriage.

THE QUESTION OF COMPULSORY EXAMINATION. In the present state of public opinion it would be premature and unwise to attempt to require by law the type of premarital examination here described. Many physicians are not prepared for the deluge of patients that would result, and many people, rightly or wrongly, would oppose such legislation as an infringement upon their private liberties. Some young people would travel to another state to be married, and the states that first passed laws would thus

be penalized from the standpoint of revenue. But we might note that the same objection was raised against the laws for the control of syphilis.

More important is the consideration that the opposition of many young people would be expressed in their failure to cooperate with the doctor. This would make his task very difficult. In so far as premature laws discourage marriage, they would make for irregular unions. On the whole, the time is not ripe for compulsion. The whole movement might, in fact, be sabotaged by making such examinations compulsory before the public is educated on their desirability.

BENEFITS AND LIMITATIONS OF THE PREMARITAL EXAMINATION. It is unreasonable to expect too much from the premarital examination. At best it is concerned with prevention, but its influence is not exclusively negative.

It should inspire confidence and reduce worries and fears by assuring the couple that they have a clean bill of health.

It should assist in preventing the spread of syphilis and gonorrhea and thus save mothers and children, prevent contamination of our biological heritage, and reduce the frequency of insanity and other ills.

It may prolong the lives of a few women who have conditions in which pregnancy is ill-advised (or contraindicated, as physicians say). The physician might, for example, caution against pregnancy in the presence of tuberculosis, a decompensated heart, certain renal (kidney) diseases, or pelvis so narrow as to make delivery next to impossible, except by a Caesarian section.

The premarital examination should especially, through its therapy, lay the foundations for a satisfactory adjustment in marriage. Some investigators to the contrary notwithstanding, lack of proper sexual adjustment in marriage is probably one of the primary causes of the current high rate of disharmony and divorce. Disharmony can best be attacked by preventive rather than curative measures. The latter usually come too late to be effective.

Premarital examinations ought also to make for wiser selection of a marital partner in so far as they reveal physical, hereditary, and mental defects that might be transmitted to the offspring. Ideally such inquiries ought to be made before engagement. If the counseling is wise and sympathetic, and if the erroneous sexual notions of childhood and adolescence are not too strongly entrenched, the premarital examination, especially if it is followed up by psychiatric treatment in those cases requiring it, can be expected to promote marital happiness. It will help produce harmony not only on the sexual level but on other levels of personality adjustment as well.

Moreover, it is quite possible that, if a strong public opinion were built up in favor of premarital examinations, they would eliminate many of our present-day hasty marriages, especially among the very young.

Somehow, hasty, thoughtless marriage and premarital prudence do not seem to go together.

The disadvantages of premarital examinations seem small and inconsiderable compared with the advantages, personal and social. There is, of course, the time and trouble and cost of the examination. A few premarital clients may have to overcome feelings of indelicacy or invasion of privacy. But such is the frankness of modern youth that feelings of indelicacy are less frequently found now than formerly.

Perhaps the greatest deterrent to the rapid and widespread adoption of premarital examinations lies in the newness of the idea. Another lies in the inertia and lack of initiative often met with in the absence of a definite threat to health and life. These are, to be sure, the same difficulties that preventive medicine meets everywhere: public and private indifference. It is difficult to see what can be lost by such an examination, unless the individual has something to conceal.

In a few cases, the results may call for a shift in choice of a mate. This may require painful readjustment. But the individual strain is a social gain if the examination becomes general and leads away from selection as mates those with hereditary diseases. In so far as premarital examinations prevent the marriage of those who, on well-authenticated medical, psychiatric, and other grounds, ought not to marry or at least ought not to reproduce in the social interest, the examinations are socially valuable. Certainly, no one should avoid a premarital examination because of fears that the physician will betray the patient's confidence. He will not.

It would certainly be overoptimistic to expect such an examination to eliminate all, or even most, of the basic causes of marital disharmony. For example, it cannot fundamentally alter personality or character. It will not make selfish people unselfish, inconsiderate people considerate, nor insecure people secure. It will not make irresponsible people responsible, nor the giddy levelheaded. It can do only a limited amount to increase the "give-and-take" attitude so essential to a successful marriage. It will not straighten out paranoid, psychopathic, or warped personalities. It will not make those of unhappy temperament happy. It will not increase similarities of taste and of philosophical outlook in most spheres of human activity. In a word, it cannot stabilize or socialize the individual. These things it cannot do. These things it cannot reasonably be expected to do.

MARRIAGE LAWS

Those about to marry should have some rudimentary familiarity with the marriage laws of their state. They should also know where to apply for a license, its cost, waiting-period requirements, who may officiate, whether or not there are any impediments to the marriage, either because of blood relationship or for any other reason. Information about minimum age

limits, interracial laws, and factors that could be used later to void a marriage is also valuable to have.

As the laws of each state vary, it is difficult to list them. The table on page 126 summarizes the major marriage laws of all the states.

Laws governing the conduct, rights, and responsibilities of husband and wife toward each other as well as toward the rest of society may also have an important bearing on your marriage. It is suggested that you learn something about these laws. Aside from the divorce laws, which we will discuss later, there are laws concerning parents and their children; family support; power to make contracts; ownership, control, and use of property; wills; inheritance between spouses; allowance during estate settlement; prenuptial debts; responsibility for crimes; responsibility for torts; and authority of husband over wife. A brief summary of all these laws can be found in *The Legal Status of Women, United States Summary*, published by the Women's Bureau, United States Department of Labor, which can be purchased from the Superintendent of Documents, United States Government Printing Office, Washington, D.C. The price is thirty cents. A more complete and interesting account can be found in Harriet Pilpel and Theodora Zavin's *Your Marriage and the Law*.²

COMMON-LAW MARRIAGE

Decidedly different from either the religious or civil marriage is the so-called common-law marriage, which involves an agreement to live together without either a religious or civil ceremony. In a common-law marriage, the parties merely live together without a wedding. In the eyes of the law, a common-law marriage develops when the couple gain the common reputation of being married. This they do by living together for a certain period, say a year and a day. Sometimes a declaration is made before witnesses, at other times not.

In the past, under frontier conditions, there was more excuse for common-law marriages than there is now. Many humbler marriages of generations ago had to be entered upon without benefit of clergy. On the American frontier there was often no clergyman or law officer available. Couples sometimes declared themselves married before witnesses and then would arrange for a formal ceremony when a circuit rider or other clergyman came to the frontier, perhaps a year or two later. Likewise, in rural England centuries ago common-law marriages were customary among the agricultural laborers. But conditions have now changed. Isolation is much rarer, and the formerly valid reasons for the lawfulness of such marriages have, in general, disappeared.

² Harriet Pilpel and Theodora Zavin, *Your Marriage and the Law* (Rinehart & Company, Inc., 1952).

MARRIAGE INFORMATION

Marriageable age, by states, for both males and females with and without consent of parents or guardians. But in most states the court has authority, in an emergency, to marry young couples below the ordinary age of consent, where due regard for their morals and welfare so requires.

	<i>With Consent</i>		<i>Without Consent</i>		<i>Blood Test</i>	<i>Wait for License</i>	<i>Wait after License</i>	<i>License Fee etc.</i>
	<i>Men</i>	<i>Women</i>	<i>Men</i>	<i>Women</i>				
Alabama	17	14	21	18	Required	None	None	\$2.00
Arizona	18	16	21	18	None	None	None	2.00
Arkansas	18	16	21	18	Required	3 days	None	3.00
California	18	16	21	18	Required	None	None	2.00
Colorado	16	16	21	18	Required	None	None	3.00
Connecticut	16	16	21	21	Required	5 days	None	2.00
Delaware	18	16	21	18	Required	None	(a)	3.00
District of Columbia	18	16	21	18	Required	3 days	None	2.00
Florida	18	16	21	21	Required	3 days	None	3.00
Georgia	17	14	21	21	Required	5 days	None	4.50
Idaho	15	15	18	18	Required	None	None	3.00
Illinois	18	16	21	18	Required	None	None	(b)
Indiana	18	16	21	18	Required	None	None	2.00
Iowa	16	14	21	18	Required	None	None	2.00
Kansas	18	16	21	18	Required	3 days	None	2.50
Kentucky	16	14	21	21	Required	3 days	None	5.00
Louisiana	18	16	21	21	Required	None	72 hours	2.00
Maine	16	16	21	18	Required	5 days	None	.50
Maryland	18	16	21	18	Required	48 hours	None	(d)
Massachusetts	18	16	21	18	Required	5 days	None	2.00
Michigan	18	16	18	18	Required	5 days	None	.50
Minnesota	16	15	21	18	None	5 days	None	3.00
Mississippi	14	12	21	18	None	None	None	1.00
Missouri	15	15	21	18	Required	3 days	None	2.50
Montana	18	16	21	18	Required	None	None	2.00
Nebraska	18	16	21	21	Required	None	None	5.00
Nevada	18	16	21	18	None	None	None	

(a) Twenty-four hours if one or both parties resident of state; 96 hours if both parties are nonresidents.

(b) Cook County \$5.00; balance of state, \$1.00.

(c) For males only, examination for venereal disease.

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(e) None, but a medical certificate is required.

Source: *The World Almanac and Book of Facts* ed. H.

330 *The Willamette Valley Book of Facts*, ed. I

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THE WEDDING

The date of the wedding is usually set by the woman because it is wise to choose a day that will not conflict with the menstrual period. For the same reason it is unwise to select a date too far in advance. If an early hour in the day is chosen, the couple will be able to reach their destination by evening.

The conditions of the wedding, whether it shall be large or small, a church or home wedding, and the cost are largely within the province of the woman and her relatives. While it is difficult to lay down any general rules, some reflections on these points are in order.

One of the moot points in the discussion of wedding plans usually hinges on the question whether there shall be a large or small wedding. Many times, questions of social prestige outweigh sensible motives of economy. The bride's parents, who ordinarily bear the cost of the wedding, may want to "make a splurge" even though they cannot afford it. Perhaps the poor and rich both tend to spend too much on weddings. Extravagant weddings are in doubtful taste. Both partners may well question whether the cost of an expensive formal wedding might not be more prudently invested in home equipment or even in home ownership if the place of residence is likely to be certain for some time. Moreover, the emotional and psychological effort of preparing for a large wedding just prior to the additional strains of intimate living together may be unwise. There is a healthy tendency away from the worries and excitement, trials and flurries of the excessively formal and costly wedding. And, on the other hand, there is clearly a drift toward the small and informal wedding, with a few intimate friends of the family as guests.

Another question that arises is whether the ceremony should be religious or civil. The answer will depend on the strength of the religious sentiments. If the bride wishes a formal church wedding, and the groom dissents, it is probably wiser for him to grant her wishes, since that is customary. But both religious and civil weddings are, of course, equally binding in the eyes of the law. The leaders of the more conservative religious groups bend every effort to control marriage, for reasons they best understand. In the last analysis, however, control lies in the hands of the state in all Protestant countries; priests and clergymen are bound by the laws of the state and the country in question, and they are legally obliged, often under penalty, to report their marriages. Whether or not an individual wants to subject himself to requirements and forms over and above the legal requirements is a matter of preference, custom, cost, and sentiment.

A church wedding is ordinarily much more formal; a home wedding more informal. Many will think that just as strong a religious atmosphere can be attained at home as in church—all the religious atmosphere that is

desired in these days of increasingly secularized thought. Perhaps so. But this observation is relevant: The study of success and failure in marriage made by Ernest W. Burgess and L. S. Cottrell showed that there was *a positive association between having a religious officiant and happiness in marriage*. Those who had a nonreligious ceremony were less happy on the average. Whether this result represents a cause and effect relation is not known. Perhaps it does. Probably it is not the fact of having a religious wedding that makes the difference. It may be rather that people who are so inclined are religious people, and they bring to marriage character traits and attitudes that make for adjustment in marriage.

After the ceremony, it is wise to make sure that the marriage is recorded with the proper legal authorities. In some states that do not impose a fine for such negligence, there is undue carelessness. This may cause legal difficulties later on. Many have applied for passports, for example, and have found that the fact that their birth was not recorded proved burdensome and a source of extra expense. So it can be with a failure to record a marriage.

THE HONEYMOON

The purpose of the honeymoon is to provide the couple with an opportunity to start making their new adjustments under the most favorable conditions. One of these is privacy. Away from the good intentions of overzealous friends and relatives, they can start their new life with an opportunity to adjust to one another, before they are required to adjust to all their relatives and friends.

The choice of a place is important. Rural people may prefer the city; city folks may find a change in the country. It is perhaps well that the surroundings be new and different but not radically different. Sometimes a very severe change in mode of life, such as a long hiking trip or a camping trip, which may appeal to certain very romantic girls, may result in overfatigue, which creates irritations and sets the stage for quarrels. While these are inevitable in the happiest of marriages, reasonable people will want to prevent them to the maximum degree that foresight makes possible. It is prudent to make hotel or inn reservations in advance.

Many people now prefer the automobile to the train as a means of transportation both because of the increased mobility it gives and because of the opportunity it offers for a wider choice of residence. There are also the obvious advantages in handling luggage. Exuberant youth probably has a tendency to take too-long automobile trips. A good rule might be to travel less and to settle down more. But, here again, this is largely a matter of taste and of energy.

Some ambitious young men, under the pressure of business and responsibilities, make the mistake of postponing their honeymoon. This de-

stroyes its purpose—adjustment under relative isolation. Moreover, it suggests to the wife that the man considers marriage less important than business or professional duties and thus induces wrong attitudes at the start of the marriage. The policy of postponing the honeymoon seems unwise unless there are very pressing reasons.

Costs must be adjusted to income. It seems quite clear that just as there is very little relation between income and happiness in marriage, so there is probably very little relation between the level of expenses on the honeymoon and the adequacy with which it fulfills its social functions or pleases the individuals concerned.

How long should the honeymoon last? While this may appear at first glance to be limited only by economic circumstances, from one week to a month—at most two months—should be sufficient. It is in the interests of all concerned that the husband should return to some form of productive employment relatively soon. In this as in other cases prolonged idleness is not conducive to social gain. Probably one or two weeks are sufficient in most cases.

With reference to sex adjustment in the early weeks or months of marriage, it is important to realize that patience, mutual forbearance and generosity as well as tact are called for. While a great deal of nonsense has been written about the importance of delicacy and gradualness of approach on the part of the man and of the enduring shock which male aggressiveness has caused on the part of some women, there is a residue of truth in such claims. More is said on this subject in Chapter Thirteen. Some utopian writers on sexual matters have advocated no sexual relations for the first few days, but this seems to us fantastic, utopian, and unrealistic. It is only natural and proper that a devoted couple should want to seal their affection with such a rite. The prudish who counsel otherwise must be lacking in normal sexual endowment or in good judgment to take the position a few of them do. It is safe to say that their advice is fortunately not commonly carried out.

On the other hand, men ought to recognize that many women, through false conditioning in childhood, have gained erroneous notions on sexual matters. If so, patience and consideration are called for. The ever aggressive male should be willing, especially in matters of sexual technique, to exercise forbearance and to make his requests gradually, bringing the other partner along to recognize their importance for happy adjustment.

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Now That You're Married

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CHAPTER ELEVEN

THE ART OF LIVING TOGETHER

Marriage assumes an arrangement of various roles between a husband and wife. A husband will also probably be a son, a friend, an in-law, the bread-winner, a member of a community, a father, and a brother. A wife will usually be a daughter, a friend, a housekeeper, an in-law, a member of a community, a mother, and a sister. There is no way of avoiding the fact that, when you marry, you are marrying many different people all within the same physical body. If we add together all the roles that men and women are called upon to fulfill, we can see why all behavior is not and cannot be consistent with the behavior expected from a husband or a wife.

PROBLEMS OF ADJUSTMENT

FULFILLMENT OF MARRIAGE ROLES. It is easy to understand why newlyweds often feel that they are married to strangers. So often the judgment of a husband or a wife is actually based upon the behavior characteristics of a sweetheart. For example, before marriage Raymond was first and foremost a fraternity man. While courting, he needed a girl who could add to his prestige. Mary, his girl friend, was able to bring him the needed prestige because of her beauty. He praised her for her beauty and did everything he could to display it. After marriage, since Raymond was no longer primarily a fraternity man nor a student, the emphasis of his interests shifted. He expected something else from Mary as a wife. If Mary had realized this or just accepted the fact that Raymond was no longer as interested in her beauty, she wouldn't have wondered why he married her. Mary's needs as a wife also shifted. Before marriage, Raymond interested Mary because he was always the life of the party. As a single girl, she admired such behavior, but as a married woman she deplored it as unbecoming a married man. It was difficult for Raymond to see the shift in the roles he was expected to play.

Fulfilling the husband-wife roles is just the beginning for a married

couple. A girl may have pictured her husband as firm, decisive, and resolute. He may have acted that way until the first long visit with his mother, when the sudden change in his attitudes and behavior seemed incomprehensible. Completely out of character, he became a childish and dependent person who submitted completely to the wishes of his mother. It would be easy for his wife to conclude that her husband was inconsistent, unfair, and a downright hypocrite unless she was able to realize that playing the role of husband can be and often is entirely different from playing the role of a son. The next big surprise may be to discover that a husband is a very different person as a father, and a wife very different as a mother.

We must all learn, as a part of marriage, to adjust to and play the various roles that are thrown together, and that make it impossible to live simply as husband and wife. (Flexibility and perceptiveness are needed to learn and understand the needs and expectations of each role that must be filled. Adjustment calls for cooperation and compromise, as well as for a certain amount of frankness. Husbands and wives cannot always predict the roles they are going to have to play nor how they will behave when a new role must be assumed.)

Sometimes a newlywed feels it is necessary to devote all of his or her time to the role of being husband or wife. One common example is the impulse of the wife to give up her friendship circles and resign from community responsibilities so that she can devote all her time to her husband and home. Such an attitude, if maintained for any length of time, is likely to lead to difficulty. This type of mistake can be avoided if there is a realization that marriage is but one part of life, that the husband or wife role is but one of many roles. Marriage is a strong and reliable institution, but it is not intended to serve all our needs or occupy all our time.

DEVELOPMENT OF COMPLEMENTARY WAYS OF LIVING. A married couple face the world as a team. They are married because they sincerely believe they can achieve more in this world together than they can alone. Where one partner is weak, the other may be strong; when one is foolish, the other may be wise; if one is a spendthrift, the other may be frugal. The advantages of developing such a working relation are obvious. Following are a few suggestions that might be helpful in making your marriage a complementary relation, which, according to the dictionary, means "mutually supplying each other's lack."

1. Recognize and admit your own weaknesses. This is not always easy to do because we hate to admit our shortcomings. You can be assured, however, that you will not be the only person in your family who falls short of perfection. You may find, to your great relief, that your mate knows about your weakness and has already accepted it as part of the bargain in marrying you.
2. Let each mate define his own weakness. You can make someone aware

of a weakness, but you can't force him to acknowledge it. This must come from self-realization.

3. Be sure you are not projecting your own weakness onto your mate. This is very easy to do and is sometimes too unconscious for you to detect. If your mate suggests you are only fooling yourself, take an honest inward look.
4. Recognize the possibility that both of you can have the same difficulties. If, for example, both have the tendency to be late, you will probably arrive late at parties and appointments regularly. To blame each other is futile, but a program of mutual assistance might help the family to change its ways.
5. Recognize that your spouse's strengths and weaknesses can change. When it happens, be willing to share the responsibility you have been shouldering alone. Recognition of change with the acceptance of more responsibility encourages new maturity.
6. Build a division of labor according to each person's abilities and the family's particular situation rather than follow the traditional division of labor. We stated earlier that there has always been a division of labor between male and female, but a universal code for division has never been discovered. It may seem ridiculous, from the traditional point of view, for a man to cook the food or clean the house, but fortunately tradition is no longer as influential as it has been.
7. Review periodically the division of labor in the family. There are many things, not the least of which are children, that make it necessary to revise household plans.

ADJUSTMENT TO ROUTINE. Every effort should be made to destroy the idea that after marriage everybody lives happily ever after. Marriage brings with it many undesirable aspects. The acceptance of daily routine would be put into this category by many people. Marriage requires certain routines. Routine can either be a servant or a master in the home. If it is viewed as a master, a person will constantly be fighting it. Meals will often be late. Forgetfulness will be used also as a means of escaping necessary duties. When this happens, the family is likely to suffer from quarrels or at least hidden hostilities indirectly expressed. Marriage will become more and more a burden. On the other hand, if routine is seen as a servant to complete efficiently the daily work that every marriage involves, the work will seem easier and there will be time for pleasurable family activities.

Sometimes routine is mistaken for monotony. Routine may be monotonous, but it can also be just routine. Monotony can be avoided by making changes in routines and by constantly restudying routines to improve, shorten, or eliminate them. A housewife, for example, could shift her daily schedule from time to time, or she might ask for help from her

husband or even a hired helper. To lead anyone to believe that monotony can be avoided in marriage would be unwise. The question is whether it will dominate the routine or be minimized and accepted as a regular part of daily living, with the realization that there is routine in any job. At least there is variety in homemaking with its thousands of different tasks.

EXPRESSION OF AFFECTION. Rightly or wrongly, many women expect more affection than they receive from their husbands. During the courtship period, they wonder how to keep men from showering them with too many kisses; after marriage, they wonder how they can get a few more. Many women complain that the only time a man will kiss her is when he desires sexual intercourse. One woman backed up her complaint with the following story: In the midst of her morning housework, her husband and his friend asked her to stop and make them a cup of coffee. As it turned out, the friend was a salesman who wanted her to spend her savings, which had come from her own earnings, for a trailer. They could use the trailer for their yearly vacation, and the husband could use it each week end for fishing trips. When she refused, her husband sulked for the rest of the day. During the evening, the wife was upset from the disagreement and from work. As they prepared for bed, the husband kissed her for the first time in three days. She said she could not interpret such kisses as affection or love. "Why," she asked, "can't he show his love and affection at other times as well, and in various ways?"

MAJOR DECISIONS. Every major decision should be made by both husband and wife, in the interests of both partners and the entire family rather than in the individual and selfish interests of any one. Many people never reach the level of maturity that brings satisfaction in family decisions mutually made. But when decisions are thus made, and mistakes later appear, ill will is reduced, for responsibility is shared.

Mrs. Gladys H. Groves indicates the nature of the superior satisfaction of mutuality in decisions in the following homely illustration.

Mary wants to buy a car, just as John is reckoning that the time has come to build a house. Or perhaps he wants to invest money in professional or business advancement at the precise moment when she realizes she wants a child. In either situation, the particular couple involved have to weigh delicately the effect on their joint enterprise of the conflicting courses of action. Much as Mary may crave a child or a car, she might not be able to enjoy either if she got it, unless John were ready to share in her delight. Nor could he, overruling her against her will, find in his choice of home-owning or personal-career investment the satisfaction he had expected. They two, and nobody else, can make the decision to fit their marriage.

COMMON FRIENDS. Locke's study showed that the number of friends a couple have in common is closely associated with marital adjustment.¹

¹ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 234.

It seems reasonable then that the newly married couple will devote time to the selection and entertainment of common friends. Courtship activities may have solved these problems, but if a couple have moved to a new residence or still have two sets of friends, time and effort spent in choosing common friends are well worth while.

You can find new friends in a number of places. The neighborhood is one of the most convenient sources. If it is a long-settled neighborhood, it will have well-organized groups. You may need the help of a friend to introduce you into some of these groups, but if you don't force yourself and still let it be known that you wish to be friendly, the conservatism of established groups need not be a serious barrier. In newer neighborhoods, there is a definite need for leaders to organize groups. There will probably be many families without sufficient friends. Many people have complained that people in the more transitory neighborhoods are not friendly. It is a good guess that the loneliness of these people is often mistaken for un-friendliness. Extra efforts to be friendly usually bring friendly relations. There are other sources of friends. Chapter Twenty-four discusses such institutions as the church and the school. If you wish to pursue this point further, turn to that chapter.

THE "OTHER" WOMAN OR MAN. It is sometimes a shock to married people to realize that they can be interested in and attracted to someone else. In spite of the fact that they are happy in marriage, their eyes, minds, and feelings sometimes wander. They may even wonder what would happen if they were single again. When this happens, there may be various consequences. A person may feel ashamed of his feelings. His partner may be subject to feelings of jealousy and insecurity. There might be some quarreling and threats to retaliate. An alternative is for them both to recognize that this can happen and does happen in many marriages. It does not mean the end of the marriage or the loss of respect and love.

The recognition that other people can be interesting and exciting even if one is married does not carry with it the permission to translate such interests into action that is contrary to the accepted mode of marital behavior. It does mean that because such feelings are recognized, they may be easier to understand and control. They may even be enjoyed for what they are. In some instances, a person may find it necessary to alter the circumstances in order to keep himself from "going overboard." On the other hand, the attraction may be just a passing fancy, which is accepted as a part of life.

The question of what to do if the interest should lead to a kiss in the kitchen or even an affair arises in many people's minds. Stories, gossip, and even the Kinsey reports suggest that such a problem can arise in almost any family. The answers range from the traditional rejection of one's mate to an attitude of indifference. What the answer should be is the problem of the individual couple, so different is each situation. On the one hand, John Levy and Ruth Munroe tell about the wife who almost unknowingly

and yet deliberately drove her husband to an affair with a friend. Then, in a virtuous manner, she condemned him and announced her intentions to leave.² It seems fair to ask who was to blame. Nevertheless, if an affair is an excuse for breaking a marriage, it is a well-accepted one, and the blame is usually placed upon the wandering mate. On the other hand, if an affair is the result of circumstances that show no deliberate intent to hurt the partner or break the marriage, it can be asked: Does the affair mean more than the marriage? How will it affect the future?

How much one believes in the principle of forgiveness will play a role in solving this problem, as will the question of how the wandering member of the family feels. His or her attitude is no less important. More important seems to be the ability of both partners to understand each other, and when a solution to the problem has been decided upon, to have no lingering feelings of resentment or revenge that haven't been aired and discussed. To say that what happened didn't matter may be unrealistic for most people, but to say that the answer decided upon is honest is not beyond possibility.

Some people will want to discuss ways of preventing such distressing situations. Should a man or woman be exposed to constant temptation? One man said he could trust his wife anywhere because their sexual adjustment was complete. A friend retorted that often the people who find the greatest satisfaction in the sexual relation feel the pressure of outside attraction the most. The more inhibited and less passionate people, he went on to say, find control easy because there isn't so much to control. In another marriage, it seemed rather obvious that the husband's constant suspicion of his wife really was a projection of his own desires for an affair. We have a tendency to judge others as we really judge ourselves. When all the arguments have been presented, each couple is still left with the decision of what to do.

WHO IS "RIGHT"? Married couples always run the risk of involving themselves in the endless argument of who is right. Sometimes they reach the point at which they would rather be right than married. The home is changed into a courtroom where charges and countercharges are hurled back and forth with accompanying evidence. The arguments become endless and involved; the original point of disagreement becomes lost in emotional quarreling.

The more one stands on the side lines and watches these battles, the more he is inclined to borrow an observation made by men in the army. They said that in the army there was a right way, a wrong way, and the army way. This seems to be true of marriage. A married way is something different from individual opinions of what is right and wrong. Nothing can

² John Levy and Ruth Munroe, *The Happy Family* (New York: Alfred A. Knopf, Inc., 1938).

be right in marriage unless both parties agree to it. Any way that causes serious disagreement can be considered the wrong way. In other words, ways of doing things, opinions, and attitudes cannot be right in marriage unless both partners think they are right.

“Rightness” in marriage depends upon one’s point of view. Thus agreement is arrived at by understanding the other person’s way of looking at things. This means putting yourself into his shoes, so to speak. When both people attempt to do this, there is likely to be understanding of previous misunderstandings, and the desire to be right usually disappears. The initial tendency to quarrel over who is right changes to an attempt to decide what is right—together. This can be done by developing a mutual point of view, which comes from sharing the individual points of view originally brought to the marriage. The old adage that nobody ever wins an argument seems particularly pertinent whenever the question of “who is right” arises within a marriage.

HINTS FOR ADJUSTMENT

TALK THINGS OUT. There is a difference between talking things out and making marriage a debating society. It takes skill and special training to come out of a real debate without bad feelings. In his preliminary investigation of marital happiness, Terman concluded that among the 545 attitudes or personality traits he studied, “the greatest single danger to marital happiness is for one spouse to like and the other to dislike to argue.”³

Despite the fact that arguments make for unhappiness, it ought to be possible for two fair-minded and affectionate people to explore the areas and causes of disagreement without bad feeling. When disagreements arise, every attempt should be made to face the issues frankly and to be realistic. Above all, talk things out and do not sulk. Sulking never solved any problem. An attempt to understand the point of view of another has worked frequently.

A frank and unemotional examination of the relative merits of this or that form of conduct, accompanied by deliberate suppression of temper, if there is a temper, will help. It might even be wise to put down on a card the reasons for doing or not doing a certain thing, giving relative weight to these reasons and balancing the account. There is danger in such a scheme, however. If one partner is a better arguer than the other, the latter may persistently be downed. After a while, the defeated partner will get a feeling of hopelessness and will probably suppress antagonisms, which may be more undesirable than overt expression.

It is particularly important that differences be settled before either

³ Lewis M. Terman and others, *Psychological Factors in Marital Happiness* (New York: McGraw-Hill Book Co., Inc., 1938), p. 29.

partner goes to sleep. There is no use in carrying a dispute over from one day to another. A good rule is: Settle them before you "drop off."

It is undoubtedly desirable to talk things out. Yet there is something to be said for quarreling them out if that is the only way emotional tension can be relieved. As R. E. Baber says,

There are actually times when quarreling may clear the air better than calm discussion: first, it relieves both parties of pent-up emotions; second, it shows each how deeply the other feels on the point in question, opening the eyes to the necessity of reaching an acceptable agreement. On the other side of the argument, a quarrel very easily gets out of hand, just because it gives vent to emotions, and things may be said that leave scars for life. For that reason one might say that quarreling should be used with discretion, but there is little conviction that it will be so used. Quarrels are not rationally planned and conducted—they start by spontaneous combustion. It takes more skill and will than most people have to turn the heat thus generated to constructive rather than destructive purposes.⁴

GIVE IN ON NONESSENTIALS. A great many of the arguments and much of the tension in married life arise over contentions, the importance of which is only imaginary or, at best, exaggerated. After every effort has been made at understanding, at frank, open-minded discussion, at creative integration, it may come down to the point that we shall have to give up this or that particular desire. Many conflicts are actually so trivial that they are not worth the time and energy to resolve them. In such a case it will economize energy and save tempers if we simply "give in." Probably this will occur with both partners. If it becomes a fifty-fifty proposition, much is gained and very little lost. Insisting upon every detailed point of desire brings exasperation, not cooperation. And once a matter is dropped, it should be dropped permanently.

GIVE UNDERSTANDING A CHANCE TO REPLACE RESENTMENT OR UNFULFILLED ANTICIPATIONS. Whenever hate and resentment enter, understanding departs. Hornell Hart reminds us that

emotions of enmity distort one's vision and impel one toward actions and words that are not wise. When one person feels resentment against another, the other is likely to feel resentment in return. This intensifies the first resentment, and so the hatred grows. Someone has to break the vicious cycle.⁵

Why wait for the other marital partner to do it? It is best to forgive and forget some nonessentials that cannot otherwise be resolved.

DO WHAT YOU CAN TO CULTIVATE A SENSE OF HUMOR. Sometimes the funny aspects of a disagreement can be emphasized to good advantage

⁴ Ray E. Baber, *Marriage and the Family* (2d ed.; New York: McGraw-Hill Book Co., Inc., 1953), p. 179.

⁵ Hornell Hart, "Detour around Reno," in *The Good Housekeeping Marriage Book*, William F. Bigelow, ed. (New York: Prentice-Hall, Inc., 1938).

by those who have a talent for it. We suppose there is little that a person can actually do by way of developing a sense of humor, if it is lacking, but an attempt might prove both surprising and rewarding. There is nothing that will cure a trivial difference or tension like laughing it off.

REDUCE OR ELIMINATE UNNECESSARY SOURCES OF ANNOYANCE. Some of these are physical and more or less easily eliminated. Others are personality peculiarities, less easily changed, but which may be modified by the techniques discussed below.

That rug you slipped on and cursed could be replaced. You could budget for the wheezy vacuum cleaner or decrepit stove that brings ill temper to the housewife. The little common annoyances that the husband neglects, like dripping or leaky faucets, he could get around to taking care of. Some of the items may require budgetary planning.

Very few people can stand deflation of personality without resentment. Are you in the habit of criticizing your mate before others or even when you are alone? If a wife, do you, for example, insist upon forms of recreation anathema to him? Do you contrast him with others more successful, more amiable, who do not have this or that character defect? Are you constantly bringing up his past failure in business, that mistake he made in the purchase of something? Do you remind him of the time he made a *faux pas* and was laughed at by his group? Are you constantly or unwittingly reviving old tensions? This kind of behavior leads to dissension, unhappiness, and marital disharmony.

A practical suggestion is this: Make a list, day by day, of the things that annoy your mate, whether you think the annoyances are justifiably resented or not. That makes no difference for the time being. You may find yourself accumulating several items in the course of a month. Then dispassionately examine the list and attempt to modify the manifestations of your character to the best of your ability. (Notice that we said *manifestations*, not the essence of character itself.) With some changes you will succeed; with others you will fail. Whatever modifications you make will smooth the way for increased marital harmony.

If you can induce your mate to follow the same procedure, that will be so much clear gain. But do not expect or insist upon it.

ENLARGE YOUR AREAS OF AGREEMENT AND DISCOVER NEW ONES. When purposes are incompatible with one another, tension, if not conflict, will arise. It is possible, however, to keep your fundamental purposes and still reach your ends by somewhat modifying the means. This process may be called creative integration of purposes and objectives. Hornell Hart has very shrewdly illustrated the truth of this principle and a useful technique of adjustment in this passage.

The projects and purposes of a husband and wife often conflict even when their desires and motives are in harmony. Very well, go back of the purposes to the underlying desires, and build new projects and purposes on which you can

unite. Suppose that one of you wants to go to the movie down on the corner and the other just hates the idea. Very well; that is a conflict. But if you search open-mindedly, you will probably find some underlying agreement. Perhaps, though you disagree about this particular movie, you both are craving to see *some* good movie; and if you look up the advertisements, you can find one that will delight you both. Or perhaps the essential desires of each will be fulfilled best if you stay home tonight to catch up on your sleep, and then go to a movie tomorrow night. Or perhaps one of you dislikes the idea of any movie at all, but both of you want to go out for the evening; then doubtless you can find some other entertainment that will satisfy both.

Somewhere back of the surface disagreement, lies a deeper agreement if you will seek it patiently and lovingly. And this applies not only to a little dispute over movies, but to all the greater controversies that husband and wife confront. Where shall we move? How shall we get along on the family income? What religious training shall we give the children? Shall Mary be permitted to have that Jones boy come to the house? No matter how perplexing the disagreement may be, there is a best possible solution for all concerned if we will seek it understandingly and in the spirit of love.⁶

THE NEED FOR ETHICAL MATURITY

Recent studies of the personality traits that make for happy marriage have shown the importance of what might be termed a benevolent attitude in contributing to marital happiness. People who are interested in others besides themselves, who have strongly developed "other-regarding" sentiments, who have sympathies for the underdog, who are interested in social improvement, who rarely put their own interest first at all costs, possess qualities of character useful for adjustment in marriage. The reason is that they will consider with an open mind another's point of view. They are capable of sympathy and they are capable of understanding their mate's point of view, because it is a part of their habitual thinking to put themselves in the places of others. How can a person be interested in "uplift"—a much-abused, yet needed, word—unless he is able to sympathize with and understand the predicament of others? It is easy to see the rationality and importance of the benevolent trait in marriage. It is not synonymous exactly with self-sacrifice, certainly not with self-effacement or extreme self-sacrifice. It arises from an inherent or developed sense of justice. Those who are just in their relations with others are likely to find the attitude reciprocated, at least on the part of those who have similar interests or who have affection for them.

There is no doubt that we need ethical maturity in marriage. The problem is how to achieve it. By ethical maturity is meant the willingness to respect the growing personality of others, respect for difference, not simply toleration of it. Ethical maturity involves treating others as ends

⁶ *Ibid.*, pp. 108-109.

in themselves, not as means to your ends. It involves treating others with justice, consideration, and in such a manner as to induce in them the expression of the more highly developed and socially agreeable side of their personality. Even in the ordinary walks of life, when we are in contact with those for whom we have no special affection, it is highly desirable that we conduct ourselves in such a manner that we bring out the best rather than the worst in others. How much more important is this in marriage!

Because we live in an age of increasing secularism, extremists and cynics, when they throw overboard religious mysticism and irrationality, have a tendency to discard also the essentially ethical element in religion. This is most unfortunate. We cannot get along without some code. All history proves this. There never was a group of people living together and developing enough teamwork to get a living who did not have some code of ethical relations. It is therefore utter nonsense to throw out the baby with the bath. In rejecting religious mysticism, irrationality, social injustice, class feeling, narcotized social conscience, and the other anti-social manifestations of reactionary religion, some people have gone too far. This is often the case with social reactions. There is need to restore a balance and to realize that the ethical residue in religion must be retained (perhaps refined and retained).

Successful marriage without a code of ethics is unthinkable. It is no more possible than is business without a code, no matter how crude. We would have chaos in the business world if we had no rules, for example, on property and contracts. We must have rules of the game in marriage. Those who have come to think otherwise have distorted vision and judgment. Much nonsense has been written on the spiritual side of marriage. But, when all is said and done, there is an ethical requirement in personal relations in marriage that cannot be neglected except at the cost of adjustment and happiness, not to mention society's interests in the social institution of marriage.

The suggestions that have been made in this chapter may help to reduce friction, but, in the last analysis, adjustment and happiness in marriage depend on proper mating, on selection for temperament, and on the socialization and emotional maturity or emotional stability of the partners concerned. Respect, love, companionship, broad-mindedness, ability to give and take, and a sense of humor are great aids in the smooth running of a happy marriage.

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CHAPTER TWELVE

PERSONALITY IN MARRIAGE

Discussion of personality in marriage often boils down to one fundamental question, "Why do some people make a go of marriage while others fail?" We would say that some marriages succeed for the following reasons.

1. The two personalities involved understand each other.
2. They are able to satisfy many of each other's needs.
3. They have respect for each other.
4. They share feelings with each other.
5. They share pleasurable activities.
6. They allow for change and growth in each other.
7. They are honest with one another.
8. They share similar ideas of what is right and wrong.
9. They have common goals.
10. They serve as accurate mirrors and guides to each other.

ASPECTS OF A SUCCESSFUL MARRIAGE

UNDERSTANDING. Understanding in marriage is a prerequisite for happiness. If one could eavesdrop on a conference between an estranged husband and wife with a marriage counselor, he would often hear such remarks as, "I didn't know you cared about that," or "I thought you were only joking," or "Why didn't you tell me what you meant?" One couple said they had watched television in almost complete silence during their nights at home because each had thought the other had no desire to talk. They applied for a divorce because they seemed like strangers to one another. Each misunderstood the other's reasons for being silent.

It would be utopian to expect a husband and wife to understand each other completely—that is never achieved. The difference between a

happy couple and one seeking divorce is a matter of degree. Furthermore, the degree of difference is not always constant. As worry, self-preoccupation, fatigue, and other distracting factors enter the family relationships, so will understanding decrease. Sometimes, serious trouble arises from a single misunderstanding and, at other times, from a series of minor misunderstandings.

In order to facilitate understanding, each act should be considered from several points of view. What does it mean to the perpetrator? What does it mean to the spouse? A husband may smile at his wife with the best of intentions, but if she decides he is laughing at her, there is a misunderstanding. The short-circuiting of the communication process sometimes results from the difference in the intellectual and emotional meaning of an act. A husband tells his wife he is hungry, which is not difficult for most wives to understand. What they sometimes miss is the emotional meaning of the statement. "I'm hungry" may also mean "Why in the blazes isn't dinner ready? If you realized how hard I've worked, you'd sympathize enough to have dinner ready." If a wife fails to pick up this unvoiced emotional meaning, serious misunderstanding may result. Emotional misunderstandings jam the communication lines of unhappily married couples so thoroughly that they reach a point at which it is impossible to answer simple yes-or-no questions. A married couple will do well to remember that it is not the act itself that is important; it is the meaning of the act.

Understanding doesn't always bring agreement. It may also be used to make disagreements tolerable and acceptable. After feelings and needs have been adequately expressed and understood, a husband and wife may decide to disagree and accept different points of view within the household. Understanding can also be used to promote confidence, which, in turn, makes it easier to express feelings and desires honestly. Thus a husband and a wife who understand each other have more opportunity to share their emotions and hopes with each other because they are not fearful of each other's reactions. The same spirit also tends to increase spontaneity and freedom within a family.

Finally, it is important to realize that understanding comes from practice in communication. Observe the meaningful glances that are exchanged by a couple who have been married twenty years, and contrast these with the awkwardness of an engaged couple. Unfortunately, we are usually trained to believe it is an insult to a person to ask what he means. We feel that we should have understood him immediately, so we are reluctant to ask. The result is sometimes confusion and breakdown of relations, the marriage relation being no exception. We also suffer from a tendency to be wrapped up in ourselves. We overestimate the extent to which others are watching or listening to us. We become so concerned with what we will say or do to impress that we fail to listen and understand.

The consequence is often a maximum of behavior and a minimum of understanding.

SATISFACTION OF PERSONALITY NEEDS. Brides have been told they can keep their husbands happy if they give them three meals a day and a comfortable chair. This is usually very poor advice. A person chooses a particular mate because he or she seems able to satisfy many different needs.

Does marriage, then, make a person a prisoner of his needs? From one point of view this is certainly true, and if your mate exploits his indispensability in satisfying your needs, marriage can be a costly and painful prison. On the other hand, it can release you from the pressure of your needs. Secure in the knowledge that your basic needs will be satisfied, you will be free for creative activity and enjoyment of life.

The mutual satisfaction of needs is an achievement and not a gift given with the marriage vows. First there must be *exploration*. When should I cheer my husband? Must I let my wife cry on my shoulder? Should I encourage him when he is depressed? Do her outbursts of temper make her less tense? These questions and many more confront the newly married couple.

Finding the answers calls for effort and patience, even to the point of accepting behavior that may seem silly. Sometimes the demand will call for satisfaction over and over again, at other times it will be a temporary desire that never recurs.

Exploration of needs is likely to be replaced by a conscious and unconscious acceptance of the demands of one's mate and more or less routinized ways of satisfying them. The merits of routine and habit are well known and should be accepted as the normal development in marriage. However, there are a number of dangers inherent in it. The first danger is that a routine response very often loses both feeling and meaning. The good-by kiss bestowed by the husband as he leaves for work is a good example. For the first few weeks or even months the kiss is full of warmth and love. Then comes the morning when it is forgotten or quickly and absentmindedly bestowed. More than one wife has had a tear in her eye and a doubt in her mind. She may understand intellectually why her husband was in such a hurry, but emotionally her need has not been satisfied.

Another danger of routine is that people sometimes tire of having their needs satisfied the same way year after year. It might surprise George to know that his wife wishes he would give her something for her wedding anniversary besides the roses he has so faithfully remembered to order for the past ten years. Change is as essential in marriage as in running a business or teaching school. A fresh approach enlivens any relation.

One of the greatest challenges in marriage is to be aware of the shifting needs of one's partner. The changes may be gradual, but after twenty years they will seem drastic in comparison with the original demands. Many

couples who fail to adjust to changes in personality are candidates for marriage-counseling services. Their situations seem so tragic because their difficulties might have been avoided. Mr. and Mrs. Bingson are typical of this type of maladjustment. For eleven years they seemed to be content and happy; then their difficulties began. A brief picture of Mr. Bingson's work history gives a clue to what was happening. He started with a company as a promising business executive, full of confidence and showered with recognition. He had every reason to believe he would receive a major appointment within ten years. Unfortunately for Mr. Bingson, World War II delayed most major promotions in the company for five years or more. He did not see the cause as external but began to believe the delay in his promotion was due to his personal inadequacies. As he began to lose his self-confidence he sought reassurance from his wife. For a number of reasons she failed to help him. For one thing, she was as disappointed in the postponement of promotion as he. However, there was no crisis in their family life for another three years. But in the search for reassurance, Mr. Bingson found the interest and admiration of his secretary very satisfying. When the promotion finally came, the secretary received the credit. Mrs. Bingson was very much upset and accused her husband of having an affair with the secretary. Instead of trying to prove that his wife was wrong in her accusation, he left her. It was then that Mrs. Bingson decided to visit a marriage counselor. She came to realize how the situation had developed, but it was too late. Her husband had taken final steps for a divorce.

The need relation between man and wife is rarely as simple as in the case of the Bingsons. It is a complex and dynamic relation, which must be constantly adjusted. Growing older, having children, moving from house to house, adjusting to change in financial status, meeting new friends, and coping with cataclysmic events, such as war, are examples of the many factors that influence people's needs. So interdependent are the factors influencing needs that the slightest change in one may be manifested in the marriage relation in totally unexpected ways. Successful marriage requires attention to this important area of life.

RESPECT. Mutual respect in marriage exists when two personalities consider each other worthy of esteem, and consequently are willing to refrain from intruding upon each other's basic ways of doing and feeling. Lack of respect is a vote of no confidence and encourages a person to interfere with the integrity of his partner's personality. A marriage permeated with mutual respect is characterized by willingness on the part of each partner to carry his share of the load and confidence that the mate can do likewise. There is no feeling of need for a constant check to see if the other person is shirking or falling down on the job. There is an understanding that if one finds his tasks too heavy, he will consult the partner without fearing that the mate will consider him inferior or unwilling. Nor

does he feel that doing something in a way that is different from the way he himself would do it is wrong or a reflection on his own way of doing it. There is, rather, a joy and pride that two different people with two different ways can live together as husband and wife.

If respect is lacking in marriage, it is practically impossible to live up to the marriage vows. How can you honor someone if you can't respect him? How can you love, obey, or cherish? It is debatable that a woman speaks of love when she says she loves her husband because he seems helpless and in need of someone to care for him. One could easily argue that, if he were so helpless and in need of constant care as she implies, he would need a nursemaid and would not likely be held in esteem by anybody. More than likely, she accepts the man because he won't interfere with her personality, because such interference would threaten her personal security. Underneath her more obvious plan to control her husband, she is likely to have only contempt and disgust for someone who does not assume the duties and responsibilities of manhood. Thus in their marriage there will always be subtle displays of her hidden feelings, which will shatter her pretense of love. As comfortable as the man may be in the role of the baby, he will not be able to avoid feeling her contempt. He will be caught between the desire to grow up and gain respect, and his wife's carefully devised control. The result is not likely to be a happy one.

One block to mutual respect in marriage is an attitude growing out of the romantic-love complex. A girl supposedly loves a boy because he makes her very happy. He sacrifices his desires for hers; he does things because she wants them done. In other words, the boy who can flatter a girl and boost her ego is the one she thinks she loves. She forgets to look to see what he is and what makes *him* happy. Such a situation tends to make people neglect the question of whether one can respect the other person for what he is. It is easier to develop mutual respect if a girl loves a boy because he is basically happy and the boy loves the girl not because he can make her happy but because she already has a capacity for happiness, which she can express.

Mutual respect in marriage is primarily enhanced by *self* respect. Because of the human tendency to judge others as we judge ourselves, we are likely to respect others if we respect ourselves. A self-confident person can accept a weakness in his partner without feeling that it is a reflection upon himself. Thus he can tolerate a weakness and accept it without criticizing his spouse. Under such circumstances, the spouse need not spend his energies defending himself. He will realize that he is loved regardless of the deficiency. He can then rationally go about remedying the situation if he so desires. For example, a husband may feel he is a very poor conversationalist, and because he is worried about it, never have enough poise to constructively plan a remedy. If his wife is self-confident and feels that, even though her husband's conversation is terrible, their friends

accept them, the husband may be relieved of much anxiety and worry. Having received a vote of confidence, he will be more capable in his attempts to remedy his weakness.

A self-confident person can also demonstrate that a so-called weakness need not cause his downfall and rejection. Someone secure in his feelings of being happily married is not afraid to admit that there is quarreling in his home, sometimes serious quarreling. He is not afraid that other people will think the family is on the verge of divorce. When he can admit quarreling to others and still feel accepted, it may be a relief to his mate and to other married couples as well. As a result, the family can quarrel without loss of respect for one another. They are willing to accept things as they are.

SHARED FEELINGS. Marriages usually begin with the sharing of love. Other feelings are supposedly overshadowed by its intensity and importance. As beautiful as this pattern of living may be, it is a warped conception of the role and organization of feelings in marriage, and it seldom lasts. Men and women not only love but they hate, they fear, and they hope. They feel lonely, insecure, unwanted, enthusiastic, jealous, tender, passionate. There is probably no limit to the combinations of feelings a person can experience and express. Marriage should provide for the sharing of most of them.

If for no other reason than the sake of enjoyment, feelings need to be shared. Sociologists tell us that groups can generate intensity of feeling that an individual could never generate alone. Try, for example, to feel the same way about a football team alone in your room as you do when in the stadium or at a pep rally. Families can have their pep rallies and cheering sections. A small salary raise may create more joy through the joint celebration it causes than anything extra the money can buy. Even a movie can be more exciting when shared by husband and wife than when attended alone.

Just as pleasant feelings can be heightened by sharing, so unpleasant ones can be dissipated by the same process. It may be just the sharing that brings the relief. It may be the knowledge that you are still accepted and loved in spite of being discouraged and anxious. It may also be that two heads are better than one in figuring out why you feel as you do or what can be done to relieve your feelings. One thoughtful wife said that one of her chief functions in marriage was to listen to her husband express his feelings of frustration. Her husband was an accountant. Every day he took orders about what to do. Because he was honest, he sometimes had to report facts that displeased his employer and, at almost the same time, charge an expensive fee. As a result, he was the target of considerable abuse, which he had to take in order to hold his job. She came to dislike his employers as much as he did while he complained about them. The next morning, however, her husband was ready for his work again and she was thankful for

employers who paid so generously. Her husband did not need to hold a continuous grudge against them.

It is not always necessary to share feelings to have them relieved. In many instances the mere voicing of feelings will bring relief, especially if the listener is understanding. However, condemnation or even disapproval of feelings may cancel out all the good effects and tend to discourage the person from revealing how he really feels. Most husbands and wives are capable of consciously learning to do part of the work that counselors are called upon to perform—that is, serve as objects of feeling that must necessarily be suppressed under certain circumstances. Actually, husbands and wives serve as objects of displaced feeling more than they may realize; they should get credit for the job. The tragedy arises when either the husband or wife mistakes the spouse as the cause of the feeling. The following incident happens over and over again in many families—not in detail but in principle. Mr. Jones was waiting for an appointment with a very important person. As his turn to see this person arrived, he was shunted aside by another very important person who walked into the office without apology or consideration. Needless to say, Mr. Jones was burning with anger, but he couldn't express himself. He left the office in a rage, but he soon calmed down. However, that evening, when he discovered his wife had not sent his suit to the cleaners, he unloaded his feelings without hesitation. Undoubtedly, he was really expressing his anger at the men in the office. It was hard on the wife, but they both felt better after he admitted what the real cause was.

Feelings are not only an important aspect of the total personality; they are symbolic of other aspects. They help reveal goals, aspirations, needs, self-evaluation, and personality changes. Shared feelings bring a couple closer together, constantly open up new and exciting aspects of one another, and cement the past with a common background. Sharing makes it easier to present a united front to an often hostile and threatening world. It promotes unity as well as faith and confidence.

SHARED ACTIVITY. When people do things together enjoyment is enhanced through interaction. You get your own satisfaction. In addition you will find pleasure in the satisfactions given your mate. The enjoyment is thus reciprocal and reciprocally re-enforcing.

On the importance of functioning together, on the importance of sharing your joys and your recreation together, the advice of James McConaughy, noted educator, to brides-to-be is just as applicable to the married. He says,

If he is a golfer, try to learn enough about the game at least to respond to his enthusiasm. If he fishes, encourage him and try to learn why such a simple sport thrills him. If baseball is his game, do not disdain his choice for an afternoon's relaxation; if he wants you to join him, go and learn enough to enjoy the game with him; if he wants to go with men friends, encourage him, and do not fear

this means his love is cooling! (Romance thrives on occasional separations, even occasional vacations from marriage.) Be interested in his doings, but do not be a nuisance.

McConaughy's advice to grooms-to-be is just as applicable to married men.

If she likes bridge, improve your game and avoid embarrassing her by dumb bids and play. If she enjoys art and finds an art exhibit worth while, do not be the dumb male and say that this means nothing to you; let her teach you what pictures can mean—and to real he-men, too. If she enjoys good music—going to concerts or listening to the radio—try to share her pleasure and discover what it is that really gives her such satisfaction. In other words, if either has a favorite sport or hobby, the other should try to join in—at least in the evident satisfaction it gives. Just going to the movies, or sitting on the sidelines watching others play, is not the ideal joint use of leisure; young couples should actually *do something together*.

Why not make a list of the things that you now do separately but might do more intensively together? This is not to suggest that everything should be done together. That is, of course, impossible. The husband will necessarily have his circle of friends and the wife hers. But the social life of the two should not be predominantly separate. This does not mean that a wife should resent the normal desire of her husband to spend an evening in his club or at a trade-union meeting among his friends. Nor does it mean that a husband and wife should do things together just because they feel they should. Some wives expect their husbands to dress up after a hard day at the office and take them to a concert. Husbands sometimes take their wives on tiresome trips because they feel that husband and wife should be together as much as possible, even though they argue and quarrel during the entire trip. In both instances, the feeling of *ought* and *should* dominate the sharing activities. If one of you cannot enjoy the activity, there is no point in doing it together.

What has been said so far seems to indicate that a married couple should seek mutual activities that are pleasurable for both. However, Locke, in a study contrasting happily married couples with divorced couples, suggests that certain types of mutual activities are more conducive to marital adjustment than others. He says, "Marital adjustment is associated with the mutual enjoyment of certain activities, while maladjustment is associated with the mutual enjoyment of others."¹ Following is his table, which shows activities the happily rated couples and the divorced couples reported as mutually enjoyable.

¹ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 256.

PER CENT OF HAPPILY MARRIED AND DIVORCED REPORTING THE
MUTUAL ENJOYMENT OF GIVEN ACTIVITIES

Activities	Men		Women	
	Married	Divorced	Married	Divorced
Church	77.2	37.8	76.6	31.4
Reading	71.3	48.1	73.1	44.9
Radio	89.2	72.4	90.4	77.6
Sports	50.3	33.3	57.5	37.8
Music	85.0	75.0	92.2	74.4
Politics	19.8	13.5	15.6	15.4
Parties	54.5	50.6	59.9	41.0
Drinking	6.0	23.1	7.2	15.4
Dancing	26.9	37.8	24.0	39.1
Cards	39.5	39.1	38.3	51.3
Gambling	1.2	3.2	2.4	1.9
Movies	65.9	69.2	69.5	74.4

Source: Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 258.

FREEDOM AND GROWTH. Man is an imaginative animal. He may imagine himself as president, after-dinner speaker, or millionaire. He may never be any of these; on the other hand, he might if he tried. The home is a place in which he can try without losing face. He can send up his trial balloons; he can use the family as a springboard and a sounding board. He can do this if his marriage allows him freedom to experiment and grow.

Some changes in personality and behavior will be of his own choosing; others are inevitable. He needs freedom to cover both situations. If marriage is considered a means rather than an end, such freedom is possible. This implies that the rules and regulations of family life will be treated with respect but as secondary to the personality needs of the family members. In rearing children, we often have a tendency to forget that two or three years' growth calls for new freedoms. At age three, the afternoon nap may be reasonable and necessary; at age six, it may be a burden and hardship. Changes in rules to adjust to personality growth are just as important on the adult level. Newlyweds are not the same as a couple married even five years.

Marriage should not only allow freedom for change; it should also allow the members to be what they are. Trying to make over a mate in one's own image is a temptation for many people, particularly insecure people. It is not uncommon for two people to learn to live and think alike,

but it is achieved primarily through voluntary action rather than force. There is a notable exception. A person who finds himself fighting against domination, may fight fire with fire. The dominance of a tyrannical father may be countered by a growing dominance in his son. If this continues, the son will become as overbearing as his father, and, long after the father has left the scene, the boy will continue his dominating ways. The pleasant side of this picture is that a child or spouse who is treated with genuine love is likely to respond with love. This has happened with people who have had the reputation of having lost all feelings of kindness toward their fellow men. It may also be true that only the free are able to grant freedom to others.

HONESTY. Families, churches, and schools have consistently valued honesty. If they are to be criticized, it is on the grounds that they have not made people aware of different kinds of honesty. F. A. Magoun talks about three kinds of honesty: financial, intellectual, and emotional. As he says, we know a great deal about financial honesty, somewhat less about intellectual honesty, and very little about emotional honesty.² Many of our unhappy marriages are suffering from the lack of emotional honesty.

Emotional honesty is being honest about one's own feelings. It is being honest with one's self and with others. Being honest with one's self is perhaps the most difficult. If this is achieved, it is not too difficult to be honest with others. It involves admitting that one might hate as well as love a person, admitting that one is fearful at times, admitting defeat and failure as well as pride and satisfaction. We can laugh at the emotional dishonesty of the proverbial boy walking through the cemetery whistling to deny his fright, but it becomes a serious matter when a husband refuses to admit that he has hostile feelings toward his wife. He is likely to be mean to her in many different ways, without realizing it. If we are honest enough to admit our feelings, we can more easily control them.

Some people find it difficult to admit their feelings because they have been taught to believe that feelings remain constant. A child is taught that he shouldn't hate his mother, partly because the mother is afraid that the child hates her all the time. Actually feelings are not constant. They come and go, they are strong and weak by turn, and they are aroused by many different types of situations. When a person says "I love you," he is actually saying "I love you *now*." Similarly, saying "I hate you" means "I hate you at the moment." The falsity of many of our romantic stereotypes can be seen when we examine the allusions to constant and unquestioned love or the never-to-love-again philosophy. The girl who thinks that her broken heart can never be mended has a false understanding of the nature of the emotions. Counselors see some young people who consider breaking their engagements because they are honest enough to recognize that love is not constant nor consistently intense even before marriage.

² F. A. Magoun, *Love and Marriage* (New York: Harper & Brothers, 1948).

People who realize that feelings can only be expressed or repressed but never destroyed may have more of a tendency to be honest with their emotions. Repressed feelings are like lurking bandits in a dark street—one can never feel at ease as long as they are around. Many psychiatrists have come to recognize a certain type of woman who has repressed her sex feelings. Unconsciously, she appears to be very sexy. She flirts with her eyes, and her dress may often slide above the knee. But if a man makes a pass at her (husband included) she feels deeply insulted and expresses great shock. Such a woman has successfully suppressed her sex feelings, but you might say that her slip is showing. The unfortunate man who marries such an emotionally dishonest woman will probably not be able to create a happy and stable family.

Emotional dishonesty can go so far as to limit a marriage relation to the sterility of economic or intellectual affinity. On the other hand, the married couple who can learn to share and express their emotions will be able to create an atmosphere of oneness. They will be able to express their negative feelings toward each other and still know that they love each other and that they have other positive feelings, too. Monotony has little opportunity to develop in this type of marriage. It is a marriage with many bonds instead of the single highly advertised love bond.

Lest someone interpret the need for honest expression of emotion as a license for unthoughtful behavior in marriage, it might be well to point out that there need not be any relation between honest feelings and unthoughtful behavior. Though you may feel as if you would like to murder someone, it doesn't follow that murder is the only way you can express yourself. Vigorous activity, such as hitting a golf ball or a tennis ball, is a harmless way of expressing irritation. One couple played pianos "at each other" when serious arguments and hostile feelings arose. Some wives have been known to drop a dish not so accidentally, and some husbands go for short brisk walks.

There is a big difference between repressing emotion and controlling it. Yet many people fail to see the distinction. As a result, they visualize brutality, promiscuity, and murder as the necessary consequence of recognizing the so-called "baser" feelings. To such people, repression is the only means of control. On the surface they show only sweetness and light; underneath they seethe with hostility.

A GUIDE FOR CONDUCT

Since a person's conscience is his fundamental basis for determining right and wrong, a married couple who have similar consciences, are more likely to avoid serious conflict than a couple whose codes differ. Tolerance and acceptance of the uniqueness of a partner's personality does not demand a violation of one's own moral code. Such a violation creates inner

conflict, which, if it continues long, is as disastrous to personality integration as continuous conflict with a spouse. Thus it seems reasonable to believe that there are people who should not marry each other if their basic conceptions of right and wrong interfere with mutual activity and feeling. One fundamental conflict stems from the difference in the teachings about sexual relations between the Catholic and most of the Protestant churches. The Protestant who believes sexual relations can serve other purposes besides procreation will not find his problems solved by understanding and accepting the orthodox position of the Catholic Church as expressed by his wife. He is going to remain frustrated or have a large family to care for—and either case might create problems too burdensome for the marriage. Flexibility of personality cannot substitute for some degree of agreement on the fundamental question of what is right and wrong. People need a basis of agreement if they are to work and play together.

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CHAPTER THIRTEEN

SEX IN MARRIAGE

The sexual aspects may be only a part of marriage. But they are an important part. We still do not know whether sexual adjustment is a cause or a result of marital adjustment. Our guess is that sex adjustment is both a cause and a result in relation to total adjustment in marriage. Be that as it may, we still are faced with the conclusion made by reputable scholars in the year 1953 that "a large proportion of middle-class marriages are confronted with a real problem of sexual adjustment." Burgess and Wallin go on to say, "It is clear that many couples are failing to achieve the physical and psychological gratification inherent in a harmonious sexual relationship which is satisfying to husband and wife."¹

The statement that "too much is being said about sex these days" is contradicted by the careful study and research of scholars. However, if the statement is changed to suggest that sometimes the things said about sex do little to solve people's sex problems, there is probably validity in it. We believe that a couple with a sex problem need to read helpful materials and talk over their problem with someone trained to help them make use of the information they can get from books. Of course we know that in the long run sex education should start in childhood. This we discuss in Chapter Twenty-Three. Right now we are interested in sex in marriage. We begin by asking the simple question, "What is involved in marital sexual relations?"

ASPECTS OF THE SEXUAL RELATION

Sexual relations involve more than a physical thrill, and its other aspects are extremely important. In many instances they even determine the nature and extent of the physical satisfaction. They are the emotional, social,

¹ Ernest W. Burgess and Paul Wallin, *Engagement and Marriage* (Chicago: J. B. Lippincott Company, 1953), p. 695.

and spiritual factors. These three aspects can be combined with the physical in varying degrees. When this is done, the experiences of sexual intercourse between a husband and wife can be of great variety. On one occasion, the spiritual may be emphasized; on another, emotional expression may dominate; and there is no reason why the physical shouldn't be stressed. The sex act can be a blend of these various aspects according to the mood and situation of each particular couple.

PHYSICAL ASPECTS. Most people look upon sex as a physical thrill. Orgasms are the primary and often the only conscious goal of sexual relations. So much have the physical aspects of sex been stressed, that there are people who find sexual relations disappointing because they don't have all the physical pleasure they read or hear about. They make the mistake of judging their experiences on the basis of hearsay and even the fantasies of storytellers rather than on the basis of what is possible. However, it would be unwise to minimize the possibilities of the physical enjoyment of sexual union. There are still people who are being denied many of its pleasures because of the foolish association of sexual pleasure with degradation or sin. Anyone preparing for marriage should look forward to the physical satisfactions of coitus and seek an understanding of the factors that produce them.

EMOTIONAL ASPECTS. Man's complex emotional make-up provides him with various avenues of sexual enjoyment. Love is perhaps the best-known example of how his emotions can easily be associated with sexual feelings. The sex act can be and often is an expression of love. For some people, especially women, love is its major aspect. There are women who engage in sexual intercourse not to become physically excited, but because they love their husbands. Sometimes love feelings precede and make possible the physical enjoyment of sexual relations.

The feeling of belonging to someone is another feeling that is frequently associated with sex. To know that "we belong to each other" can be a very satisfying feeling, and is often best expressed and heightened through sexual intercourse.

Another possible emotional phase is the satisfaction one feels in being directly responsible for giving pleasure to one's mate. To be able to contribute to a partner's happiness without thoughts of martyrdom or sacrifice not only promotes sexual adjustment but is a healthy pattern to follow in all phases of marriage. In turn, the feeling of being sought adds emotional satisfaction to sexual relations.

We cannot even begin to discuss the many emotional aspects of sexual intercourse. We would like to point out, however, that there are both positive and negative aspects. Up to the present, the concern of educators, counselors, and other interested people has been with the elimination of negative emotional factors, which have been forced upon us by unenlightened past generations. The fears and anxieties that have been planted in the

minds of people are finally being eliminated by sound sex-education programs. The time should not be long in coming when these programs can emphasize more the positive emotional aspects of sex. Besides telling people that there has been too much talk about propriety, perversions, and abnormalities, we should be able to talk about such things as the pleasures some couples find in acting out a "seduction" even after years of marriage, or the enjoyment some feel in the jesting use of force and submission. We are not suggesting, however, that there will ever be a blueprint to follow. The emotional patterns of sexual union are as varied and numerous as the married couples themselves.

SOCIAL ASPECTS. When a husband and wife engage in sexual union, they do so as two social beings, each as a member of his or her family and as a representative of his or her neighborhood, church, school, and community. How accurately each person reflects the opinions of his groups varies. The following case is an extreme example of social pressure upon a person's sexual behavior, but it illustrates the point that sexual relations are social as well as physical and psychological. This particular young married man, in explaining his inhibitions, summed up his problem this way, "When I go to bed at night, I feel as if the whole town follows me." His father had been the mayor of a small community for many years. For this reason, all the activities of the family had been a matter of public concern. The family's political enemies talked about their mistakes, and their friends praised their virtues. It became customary for family members to think of the community's reaction to everything they did. That this man's sex life became subject to public opinion in his imagination is not difficult to understand.

Because people are representative of different social groups, the meaning of sexual behavior will vary. This is often clearly demonstrated when two people of different social backgrounds marry. It is also seen in women's reactions to just a kiss. To some women a kiss is a prelude to sexual relations, whereas for others there is little or no relation between the two. Some people enjoy sexual relations in the nude, others would never think of it. Because of the variety of meanings given to sexual behavior by different social groups, no one can ignore the aspect of social background.

Sexual intercourse is social in still another way. It is a means of communication between husband and wife. It can express feeling and meaning that are difficult to express in any other way. In other words, it is a conversation. Thus the art of sexual relations is in part the art of being able to understand one's partner and to express oneself without words. The language used is unique to each couple. There is no formula to follow.

SPIRITUAL ASPECTS. There are a number of factors that make it possible to think of sexual relations as a spiritual experience. First, the sex act is the act that produces life. As such, it commands respect and awe. Because the creation of life has never been fully explained, it has about it

elements of mystery and faith, which are in the realm of the spiritual. Second, many people consider the wedding a sacred ceremony. Many wedding ceremonies speak of uniting a man and woman as "one." There is never a time in marriage when a couple are more literally "one" than when united in sexual communion. Third, innumerable married couples have spoken of spiritual experiences related to their sexual relations. In each instance it may have been something different, something unique. When all these and other factors are considered, it should not be difficult to see that sex is potentially a spiritual experience as well as a physical one.

Whether a couple wish to accept a spiritual interpretation is a personal matter. Much will depend upon their religious training and background. Religions have long found value in sanctifying the mysterious and beautiful; the sex act is a notable example. Many people believe a spiritual element should be included in sexual relations. This belief is worthy of everyone's consideration.

CARDINAL MAXIMS OF SUCCESSFUL SEXUAL SATISFACTION

One might suppose that cohabitation has been going on long enough for men and women to have learned by now some of the finer points. But such, unfortunately, is not the case among the majority of people. If we built our bridges, our automobiles, and our steamships as carelessly, as thoughtlessly, and as artlessly as most people enter sexual union, we would still be living in the Middle Ages.

The act of sexual intercourse may, for the purposes of analysis and instruction, be divided into three parts. There is, first of all, the mutual caressing and stimulation, the build-up known as foreplay. This is followed by the act itself. Among partners who are fully skilled, this should be succeeded, after the climax, by a period of mutual contact during subsidence and rest. This might be described as the afterglow. Probably most American couples are so "businesslike" and so much in a hurry that they take little advantage of the satisfactions that accompany an enduring afterglow. It is a mistake for the male to withdraw too quickly, because the woman ordinarily subsides much more slowly.

ADEQUATE FOREPLAY. The first cardinal principle of successful sexual adjustment is that *the husband should prepare his wife for sexual union by adequate foreplay*. He should remember that the woman is likely to be more slowly aroused than he is. Accordingly, a considerable amount of caressing is called for before the man enters. Kindly words and appreciative remarks, expressions of devotion intermingled with kissing, not only of the face and lips, but of other erogenous areas are all important parts of foreplay.

Ambroise Paré, famous French physician and one of the greatest

surgeons of recent centuries, in discussing this problem as early as 1573, had these wise words to say,

The husband lying with his companion and wife must fondle, caress and awaken her emotion, if he finds her unready in response; and the laborer shall not enter into the field of Human Nature wantonly, without first having made his approaches so that she may be enticed and thrilled until she have desire for the man, and the water shall come to her mouth to the end that she shall have appetite for the act of love, and for the making of a tiny creature of God, and that the two sheddings of seed come together, for there are no women so quick at this game as are men.²

After some months of marriage, when the woman has had experience with a few unions, she will especially appreciate tender and light stroking of the thighs and abdomen ending up with a light fingering of the clitoris. This will fully prepare her for coitus by stimulating the secretions of the Bartholin's glands.

But a warning is important in this connection. So many girls are imbued from childhood with the sinfulness of touching the genitals that many brides will at first oppose these approaches of the husband. If so, he has to be patient and train his wife gradually. Consideration and tact are important parts of the art of sexual adjustment in marriage.

Recent books on the art of love, so-called, frequently stress the needs of the woman, her right to satisfaction, and the fact that she is generally aroused more slowly; that the husband accordingly should not be selfish and clumsy. All this is sound advice for men. Such stress on the needs of women was overdue as a reaction against the older erotic treatises that stressed merely the satisfaction of the man. As such, the emphasis was merited.

But there is another, neglected side. Rarely do contemporary books have anything to say about the need of the woman's helping the man to prepare himself, especially when there is difficulty or slowness in erection. This is particularly important because the glandular power of some men wanes rather early in middle life, and their powers of erection and fertility alike decline. LeMon Clark, however, is conscious of the importance of the woman's role when he says,

The wife, on her part, must understand that her husband may also have erogenous [sexually sensitive] zones. In man they are commonly much fewer in number than in woman. But the whole region of the primary sexual organs, the thighs, and the small of the back will yield exquisite pleasure to the man when caressed gently by the finger tips of the woman he loves. Just as it is advisable to assume in intercourse such a position that the clitoris may be stimulated manually when necessary, so it is advisable, upon occasion at least, to assume

² This quotation is from the chapter "The Method of Coition and Procreation," in Paré's *Generation of Man* (1573).

such a position during intercourse, that the primary sex organs, . . . and the adjacent area, may be gently caressed by the wife.³

While we stress the importance of adequate foreplay in marital sex relations, we recognize that the word "adequate" must be defined differently for different people.

The duration of the petting reflects the personalities of the sexual partners, and the patterns of behavior which they happen to have adopted. Some persons derive considerable enjoyment from any technique which can contribute to the prolongation of the erotic activity. Many persons also feel that the intensity of the ultimate orgasm is heightened by extended foreplay. But there are many females and males, particularly in the lower educational levels, who find the indefinite continuation of any type of sexual activity disturbing or even offensive, and their interest in coitus may be reduced by the use of such techniques.⁴

MUTUALITY. Perhaps the second cardinal principle of satisfying sexual adjustment in marriage is that *the husband should make certain that his wife also enjoys the relationship to the highest possible degree*. This ordinarily means that she, too, should have an orgasm (climax). Sexual union should always bring mutual satisfaction. Unless the sexual embrace is supremely satisfactory to both parties it is something less than completely satisfactory to either. Jules Guyot, a French physician, understood this as early as 1859 when he wrote,

The desirable conditions are the simultaneous production of the spasm in the man and woman, or failing that, the provoking of the woman's spasm as soon as possible after the husband's.⁵

In many cases of lack of sexual adjustment between married couples, incomplete satisfaction on the part of the woman will be found to be basic. The most frequent complaint reported by Robert L. Dickinson and Lura Beam was that the woman did not reach an orgasm.⁶ In more than a quarter of the cases on which the data were available, the woman never experienced an orgasm with her husband, and an additional 14 per cent experienced it only "rarely." Dickinson reported that this condition frequently causes a negative or hostile attitude toward sexual intercourse and toward the husband. Terman found that, in his group of 1,133 married couples, one woman in three rarely or never achieved orgasm.⁷ Abraham Stone reported that in a study of more than 8,500 women, 34 per cent reported that they

³ LeMon Clark, *Emotional Adjustment in Marriage* (St. Louis: The C. V. Mosby Company, 1937), pp. 149-150.

⁴ Alfred C. Kinsey and others, *Sexual Behavior in the Human Female* (Philadelphia: W. B. Saunders Company, 1953), pp. 364-365.

⁵ Jules Guyot, *A Ritual for Married Lovers*, p. 78.

⁶ Robert L. Dickinson and Lura Beam, *A Thousand Marriages: A Study of Sex Adjustment* (Baltimore: Williams & Wilkins, 1931).

⁷ Lewis M. Terman and others, *Psychological Factors in Marital Happiness* (New York: McGraw-Hill Book Co., Inc., 1938), p. 375.

had experienced an orgasm "usually," 46 per cent experienced it occasionally or "rarely," and 20 per cent stated that they had never reached an orgasm.⁸ A study reported by Abraham Stone of another 3,000 women showed somewhat similar figures.

Alfred Kinsey reports his findings in a different manner.⁹ He found the average female in his sample reached orgasm 70 to 77 per cent of the times she had sexual relations in marriage. In the first year, the average female experienced orgasm in 63 per cent of her sexual relations. By the fifth year, the percentage rose to 71, and by the twentieth year of marriage 85 per cent of marital coitus resulted in orgasm. Besides giving us actual figures, Kinsey and his associates stress the point that they found no evidence to indicate that a woman who is rid of her inhibitions is not capable of sexual response.

The strength and duration of the orgasm varies greatly in women. Some go through their entire married lives experiencing it only on rare occasions. With some it is feeble and barely noticeable. A few have what might be described by the average person as "violent convulsions." The duration is usually from twelve to fifteen seconds, rarely twenty or more.

A little patience and a little experimentation will teach many couples how to achieve orgasm simultaneously. If the woman is slow, the husband may stimulate her by stroking and pressing the responsive areas of her body. This can be done by using the various foreplay techniques, by bodily movements, and by assuming sexual positions conducive to pleasure. The old idea that a particular bodily relation during sexual union is more normal than others is old-fashioned and untrue. The idea that any of the positions possible during the sex act is a perversion is contradictory to the best knowledge available. Mutual comfort and pleasure are the surest guides for conduct during intercourse.

Above all, one partner should not hesitate to tell the other what particularly pleases and delights. Then they will have begun to work out a strong bond between them. For success in attaining an orgasm for both partners is a crowning achievement and perhaps one of the final tests of satisfactory sexual adjustment. That, in turn, helps to achieve an enduring and satisfying union. Terman has shown that among the genuine sexual determiners (as contrasted with symptoms) of marital happiness were the wife's capacity for orgasm and a relative quality in the sex drive between the partners.

If a simultaneous orgasm is not possible, a husband should complete his wife's satisfaction, unless she objects. Otherwise, she will commonly be dissatisfied, irritable, and resentful, even though she may not show it. She subsides much more slowly, and is apt to get the impression

⁸ Hannah Stone and Abraham Stone, *A Marriage Manual* (rev. ed.; New York: Simon & Schuster, 1952), p. 208.

⁹ Kinsey, *Sexual Behavior in the Human Female*, pp. 374-375.

that her husband is selfish if he loses interest as soon as he is satisfied. Many women who at first oppose efforts on the part of the husband to give them an orgasm, miss it greatly once they have become accustomed to it. Of course, an enjoyment never experienced is rarely missed. Failure to induce a proper sexual adjustment in marriage as a result of lack of knowledge of the art of love has led many couples to the divorce courts in the United States. Ordinarily, if a man is well adjusted to his wife sexually, he has little impulse toward involving himself in affairs with other women. Despite the few exceptions among some strongly sexed men, or among men with a strong love of variety, this general principle seems valid.

ABANDONMENT TO ENJOYMENT. The third important maxim of successful sexual adjustment in marriage is *the urgent necessity of complete abandonment to enjoyment*. This implies for many people, perhaps for most people, an educational re-orientation—the chiselling away of taboos and irrational restrictions. The woman who “will not be touched” or who will not touch her husband because of mistaken notions ingrained in childhood must re-orient herself before adjustment can be complete. Business worries brought to bed are neither good for business nor for sexual adjustment. It is psychologically unsound to discuss irrelevant matters.

Lord Dawson of Penn, prominent English physician, has observed that

more marriages fail from inadequate and clumsy sex love than from too much sex love. The lack of proper understanding is in no small measure responsible for the unfulfilment of connubial happiness, and every degree of discontent and unhappiness may, from this cause, occur, leading to rupture of the marriage bond itself. . . . To the foregoing contentions it might be objected that you are encouraging passion. My reply would be, passion is a worthy possession.

. . . You all enjoy ardent and passionate love in art and literature. Why not give it a place in real life? Why some people look askance at passion is because they are confusing it with sensuality. Sex-love without passion is a poor, lifeless thing. Sensuality, on the other hand, is on a level with gluttony—a physical excess—detached from sentiment, chivalry, or tenderness.

THE FIRST SEXUAL UNION. It is normal to expect that intercourse will be a little difficult at first, especially if the woman is a virgin. Unfortunately, some people still believe that unless there are a few drops of blood at the first marital union the woman is not a virgin. That does not necessarily follow. There may be slight bleeding for a few unions during the first week or so of marriage. Lovett Dewees finds an intact hymen in from two to four women in ten in his premarital cases. Robert L. Dickinson believed that the hymen is already broken in most (but not all) women either by previous sexual unions or in virgins by masturbation. Autoerotism is much more frequently the cause of a ruptured hymen than athletic activities, though it is common to rationalize the absence of bleeding at the first union by attributing it to athletic activities.

The desirability of a gradual approach on the part of the male during the first sexual union after marriage is now more generally understood and appreciated than formerly. On the other hand, this idea has probably been overworked in recent popular literature on sex. Accordingly, some women have come unnecessarily to fear the first embrace. In other words, these instructions have had an effect similar to the exaggerations of the risks of motherhood. There follow fears of distress and disturbance where few or none should be expected.

The husband, who always tends to be in a hurry sexually unless he is trained otherwise, is particularly likely to be nervous and hasty in the first few weeks of marriage. Consequently, a receptive attitude on the part of the wife, which is the situation ordinarily found, is especially helpful in reducing his nervousness. In a few instances, the man has a fear that he will be "too large." Rarely is that the case. More frequent is the fear of young women that the first acts of coitus will be painful. Usually this is not so, if entry is slow and gentle.

People should not expect from the first act of coitus that fine adjustment and satisfaction usually attained after prolonged experience in living together. Time brings many minor adjustments that only experience together will suggest. It should be remembered that lack of *full* satisfaction is common at the outset of marriage. Those who have been married for some time will know what is meant. Others will find out in due course.

FREQUENCY OF SEXUAL RELATIONS. It is difficult to lay down a general rule concerning how frequently sexual union should take place because so many circumstances influence the total situation. The frequency of intercourse will be influenced by such circumstances as: the age of the partners; the length of time they have been married; the general condition of health of either partner, especially changes in the glandular balance; the degree of adjustment or maladjustment in the habits of life of the partners; occupation; mode of life; the opportunities offered for sexual union or the restrictions on it, resulting from a variety of social, psychological, and emotional circumstances.

The wide range of frequency of orgasm reported by Kinsey in his study of male sexual behavior in the United States emphasizes what counselors have been saying for some time—that each couple should follow their own desires. The reported frequency of orgasm for men varied from a reported one orgasm in thirty years for a male who was "apparently sound physically" to an orgasm rate that averaged thirty a week for thirty years for a "scholarly and skilled" lawyer.¹⁰

The later Kinsey study points out that the range of variation in the female far exceeds the range of variation in the male. Furthermore, 14 per

¹⁰ Alfred C. Kinsey and others, *Sexual Behavior in the Human Male* (Philadelphia: W. B. Saunders Company, 1948), p. 195.

cent of the women interviewed had multiple orgasms. Some of these had twelve or more orgasms in a relationship as compared to one for their husbands.¹¹

On the specific subject of the frequency rate of marital intercourse, Kinsey reported in his male study that married couples sixteen to twenty years old averaged 3.9 relations per week, with many couples having intercourse on the average of 5, 7, 10 or more times. The average rate gradually decreases to about 2.9 at the age of thirty and 1.8 at the age of fifty. At age sixty, the average weekly rate was 0.9.¹² It seems natural that there is a general decline in sexual activity in line with the process of aging. But the assumption that women, after the menopause, lose their interest and pleasure in intercourse is not correct.¹³ As a matter of fact, we know of some women who have enjoyed sex relations more after the menopause. For one thing, they reported they felt more pleasure because they were no longer afraid of pregnancy.

As interesting as these figures may be, they still do not give an answer to a couple in disagreement about the frequency of sex relations. Kinsey says such disagreements are not unusual. In such situations, it is usually the wife who considers the frequency too high or high enough. It is the husband who feels it is too low. This is particularly true among the more educated. When disagreement arises, it is important that each partner attempt to adjust to the needs of the other in so far as they seem reasonable. And we recommend a broad and generous interpretation of the word "reasonable." A concession, even when it seems not fully justified, may save a great deal of irritation, annoyance, and wrangling later. It is a good plan to avoid alcohol because it may make either partner inconsiderate, and an intoxicated person is less likely to take proper birth-control measures when these are called for. Some writers have advised no coitus following a heavy meal or in a state of fatigue, but we can see no need for such a restriction if both parties want the union. Some prefer coitus at night; others in the morning; still others during the day. Mornings have advantages for couples who have worked hard all day and into the night. A good night's sleep leaves one refreshed and prepared for sexual enjoyment. On the other hand, some couples find intercourse a pleasant way to relax after a hard day's work. Each couple can decide such matters for themselves. Their decision should not be questioned because of reported "averages" or what other people do or think.

There is considerable difference of opinion among medical authorities whether or not women have a cycle of sexual desire. Some doctors hold the view that many women particularly desire intercourse just before and just after menstruation, with a somewhat larger group of women

¹¹ Kinsey, *Sexual Behavior in the Human Female*, pp. 375-376.

¹² Kinsey, *Sexual Behavior in the Human Male*, p. 569.

¹³ Kinsey, *Sexual Behavior in the Human Female*, p. 735.

finding the desire stronger just before. But the evidence is very conflicting, and medical science does not really *know* the answer.

COITUS DURING MENSTRUATION. It is probable that most American couples avoid sexual union when the woman is menstruating. This is largely a matter of habit, tradition, and religious taboo rather than of abstention for aesthetic reasons. The modern habit of foregoing sexual union during menstruation is largely a hangover from early Hebrew and Christian societies, in which, for lack of bathing facilities, the woman was actually "unclean" during and after her period. The current attitude, anthropologists tell us, is largely a survival of savage taboo. The view of modern science, on the contrary, is that if both partners want coitus during that period, there is no sound scientific reason why it should not take place, provided the woman has no local tenderness or inflammation. If the products of menstruation sting the urethra of the man, which happens in rare cases, a condom may be worn. At all events, a thorough washing of the glans penis, with foreskin drawn back, is desirable after coitus during menstruation. Extra precautions are also needed to avoid soiling linen. If it is soiled, rinsing the soiled portion immediately in cold water will remove the stains.

PLANNED PARENTHOOD

There are a number of medical reasons why a couple may practice birth control, which means they plan to prevent conception by methods that do not interfere with normal sexual relations. Doctors will advise on conception control for the following reasons: spacing of children, health and well-being of mother, health and well-being of children, prevention of illness or invalidism, heritable disorders of certain degrees, active states of certain diseases, and chronic disorders.

There are a number of methods of birth control from which a couple can choose subject to local legal restrictions. The method chosen is a personal matter, but a few primary considerations should play a part in the choice. Of course dependability is the most important consideration. The method should also be simple to use, harmless, not unpleasant to use, cheap, and available. Not all methods will meet these standards, and there is certainly room for personal interpretation in judging pleasantness and simplicity.

Who should take the precautions? In the technique generally advised by contraceptive clinics, responsibility almost invariably rests upon the woman. It is argued that she is most likely to suffer if there is a failure in the method. Owing to our repressive legislation on birth control and to the inaccessibility of many clinics, responsibility often rests upon the man. This is not so unfortunate as one might at first suppose, for male devices are 50 to 85 per cent effective even without medical instruction. With

proper guidance, they are just about as effective as the best of female devices. However, many people object to them for aesthetic reasons.

It is important to realize at the outset that there is no one method best for all people under all circumstances, no simple set of rules without qualifications. When a doctor is advising a woman he must take into consideration anatomical structure, social conditions, economic circumstances, and personality make-up. Even after all the medical evidence has been considered by the doctor, there is often room for personal preference.

A *combination* of methods is more reliable than any *single* method, whether natural, chemical, or mechanical. Although there are some methods that do not require individual fitting by a physician, medically guided birth control is, generally speaking, preferable to self-guided birth control.

All the methods, no matter how good, must be used properly and consistently. If, through carelessness, or a "take-a-chance" spirit, a method is not used, the resulting failure can hardly be blamed on the method. Where the life or health of the mother and the economic well-being of the family are at stake, the motives for birth control are apt to be strong, so that a married couple will want to choose one of the best methods and apply this carefully, with persistence, and mutual cooperation, as long as protection is needed. All children will then be wanted children, welcomed, loved, and cherished.

SEX AND MARITAL PROBLEMS

Trained and experienced marriage counselors generally refuse to answer with a yes or a no the question whether sex is the source of most marital problems. Marriage difficulties are generally too complex to be traced to one particular cause. Maladjustment in sex relations between a husband and wife can be both a cause and a result of other marital difficulties. In one instance, the failure of the wife to have orgasm may cause nervousness and tension, which in turn may make it difficult for her to cope with the other problems of marriage. If she learns to achieve orgasm, the other problems may seem insignificant, and the marriage adjustment may be definitely improved. In a sense, sex would be considered a cause of this marriage maladjustment. As a rule, however, the other problems are not likely to be so light that a mere change in sexual satisfaction will solve them. Other adjustments are usually necessary before harmony can be achieved.

In another instance, a man or a woman may find it difficult to find sexual satisfaction with his or her spouse because other problems interfere. For example, a man may be overworked and worried; his hours of work may not fit into a plan conducive to satisfying sexual relations. In this case, maladjustment in sex is the result of other problems.

Sometimes, dislike for one's mate is first manifested in the sexual

relation. For this reason, sex is often blamed for difficulties that have another source. Generally speaking, if a married couple find sexual relations satisfying in spite of other problems, even when these problems seem overwhelming, the chance of improving the total marriage relationship is increased. On the other hand, if sexual union is objectionable to one or both of the mates, and there are other difficult problems, the chance of building a successful marriage is reduced. As we said at the beginning of this chapter, the role of sex is an important phase of marriage but not the only one.

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CHAPTER FOURTEEN

SHALL WE BUY, BUILD, OR RENT A HOME?

When an American couple marry and start looking for housing, what do they find? American housing ranges from palatial residences, often out of date, to slum dwellings unfit for human habitation, with a good number of homes in the middle range. In 1950, there were 46,000,000 counted dwelling units in the United States, which was an increase of 8,550,000 since 1940. Twenty per cent, or 1 in 5, were without private inside flush toilets, and 23 per cent were without bath tubs or showers. Two and a half million of these homes were classified as "dilapidated." More important to the newly married couple is the fact that only 700,000 nondilapidated, non-farm dwelling units available for year-round use were on the market for rent or sale. There was a total of 2,680,000 vacancies, but most of them were seasonal homes, dilapidated, or off the market.

The average size of a home in 1950 was slightly smaller than in 1940 (4.8 rooms per home in 1940 compared with 4.6 rooms in 1950). Moreover, the average size of rental units in 1950 was only 3.8 rooms, compared with 5.3 for owner-occupied homes. Overcrowding was more common for renters than owners, for rural nonfarm than for urban occupants, and for nonwhites than for whites. The average home had 1.5 persons per room. For the first time in the past sixty years, over 50 per cent of non-farm homes were occupied by owners (53 per cent). No one needs to be told that rents have increased. The average rent per month of all nonfarm renters was \$42 in 1950, compared with \$27 in 1940. The rent included the cost of water, electricity, gas, and other fuel. For rural non-farm tenants, the average rent increased from \$15 to \$30 per month. The price of single-family houses approached the all-time high of 1948. The average market value of all nonfarm houses was \$7,400. In urban areas, the average price per house was \$8,700, compared with the average of \$5,000 for rural nonfarm homes. Finally, about half of the homeowners

in urban areas had mortgages on their homes. In the rural nonfarm areas only one-third of the homes were mortgaged.

BUYING VERSUS RENTING

Undoubtedly, one of the major economic problems to be faced in married life is the question: Shall we buy, build, or rent a home? To simplify this difficult problem for the purposes of analysis, suppose we deal first with the advantages claimed for renting, then consider the advantages claimed for buying, and finally, attempt to cast up an account.

Some preliminary observations are relevant.

For the average young couple just entering upon married life, insufficient income will probably make it necessary for them to rent. During and following World War II, many young couples doubled up with one of the parents. This is always unfortunate and should be avoided if possible. When it is necessary, some plan should be worked out by which the young couple can have a separate portion of the house as their "domain"; and arrangements should be made by the young couple for sharing costs on an equitable basis. Clear agreements help in avoiding conflicts.

Most married couples are not able to buy a home at the outset of married life. This may be just as well, for in the first year or two there are enough adjustments to make without taking on the responsibilities of home ownership. However, as the young married people settle down in the community, as the more fortunate among them feel that they have a moderate amount of security, with a fairly steady income (almost no one has an absolutely certain income, not excepting the rich), and as they develop willingness and ability to save even a small portion of their income the question of the relative desirability of owning or renting should be frankly and dispassionately examined not only on economic grounds but on the basis of other considerations not exclusively economic.

THE ADVANTAGES CLAIMED FOR RENTING. It is claimed that the renter is free to move, to take a better job in a new community, to improve the quality of his housing by moving into a better home without capital investment. It is also clear that the renter, since he has no investment in a property, is not subject to the hazards of increasing costs, to risks in the form of greater taxation, declining property values, the spread of blighted areas. If he has to move, there is no forced sale of property at a loss. There can be no capital loss from inability to keep up regular monthly payments to amortize a mortgage. A renter does not have the care and worry of maintenance. It is also claimed that the renter escapes property taxes. Actually this is not so; he pays them indirectly through rent.

It is unwise to think of rent money as spent money; to think of rent payments as merely a "collection of receipts for which I have nothing to show." By paying rent, you also avoid certain expenses of upkeep, such as

painting, repairs, taxes, and depreciation; you avoid the risk on investment, the expenses of supervising and managing property, and so forth. Payment must be made for these services as well as for the actual use of the home.

If you decide to rent, you will have many of the same problems as those involved in buying a home. You will want to consider how much you can afford, and of course you will be interested in the location of the house and its conveniences. To be sure, you will have the advantage of being able to change your plans much more easily than if you buy. Nevertheless, the difficulties of moving should be sufficient to keep you from being careless in your decisions.

The problems of location and convenience are much the same as when you buy.¹ As for how much you should pay, this decision also can be made as if you were going to buy a house. The main difference is that you need consider only the time for which you agree to rent the house or apartment. It is not always desirable to set aside one-fourth of your income for rent—too much depends upon your other obligations, as well as your desires for other things. One family will sacrifice location so that they can spend their money on clothing, education, or an automobile. Another family will sacrifice even the quality of food in order to rent in a certain neighborhood. Sometimes, however, the availability of rental units will strongly influence how much your rent will be. It will also influence the chance of your finding the kind of dwelling you want.

Other decisions concerning rentals include the type of lease you sign and whether you rent furnished or unfurnished. Rentals are usually leased either by the year or by the month. If you rent on a monthly basis, you are free to move on a month's notice or less. On the other hand, the landlord can ask you to move against your wishes at the end of any month. He can also raise the rent. If you sign a lease for a year, you commit yourself to a greater extent, but you buy a certain amount of stability. Where there is a yearly contract, the landlord is more likely to make the improvements that you request. A high turnover in rentals is usually more costly for the landlord. Whatever you decide, make the decision on the basis of your personal situation rather than according to any preconceived formula.

Renting a furnished apartment means you pay someone to invest in furniture so that you can use it. The arguments for and against the practice are practically the same, again, as in deciding whether or not to buy a house. The size of the investment is smaller for an unfurnished apartment, and furniture can be transported from one place to another. Generally speaking, however, unless a family plans to use furniture over a long period of time, it pays to rent furnished. Resale value of furniture is usually low, and a family can expect to take considerable loss. Some people are willing to accept the loss in order to live with furniture of their own choosing.

¹ See pp. 185-186.

THE ADVANTAGES CLAIMED FOR HOME OWNERSHIP. It is alleged that home ownership has the following virtues.

1. It encourages thrift.
2. It gives a family higher credit standing.
3. It develops citizens interested in good government.
4. People who own are better able to get exactly what they want in housing.
5. Ownership is cheaper than renting in the long run.
6. Ownership offers certain tax advantages.
7. Home ownership makes available the more stable neighborhoods, which are good for raising children.
8. Home ownership frees the family from the sometimes seemingly arbitrary whims of a landlord.

There is more validity in some of these claims than in others. It is likely that renters will not save as much as owners who are under the compulsion of setting aside a certain amount monthly to pay for the house. There are always exceptions to this rule. There seems to be no answer to the argument that ownership improves credit standing. Whether ownership necessarily induces any better citizenship than does renting is a debatable point. It yet remains to be shown, though the argument is commonly heard, that owners keep a more watchful eye on governmental expenditures, on the quality of schooling, and on government generally. Ownership may also make some people unduly conservative. Whether ownership enables people to get what they want in housing is also debatable. Perhaps they may get this more easily by moving as renters. Even people who build a house according to a carefully-thought-out plan sometimes find that they do not get exactly what they expected.

A family who have had unpleasant experiences with unreasonable landlords (ceiling prices on rents seem to have made many landlords unreasonable) are often willing to pay more for housing to avoid future unpleasantness of this nature. There is no argument against this decision. By buying, a former tenant becomes a landlord himself. Buying a duplex or a house that has a basement apartment to rent might make it possible for some people to become owners who otherwise could not afford to. The extra income from rent helps to meet the monthly payments. Of course, the apartment section to be rented has to be in good condition if the rent from it is to be partly profit and not only a fund for repairs and upkeep.

The question whether owning is cheaper than renting is still debatable. In our judgment, various analyses indicate that the cost is about the same for buying or renting. Certainly, there are no big savings to be gained by buying a house.

Saving through income-tax exemptions is a consideration that shouldn't be forgotten in figuring what a house will cost. For example, the present law allows you to deduct the average annual interest payment on

a home, plus the annual tax bill. Even with this possibility, the balance between buying and renting is pretty much equal for most people.

Whether or not neighborhoods where most families own their homes offer advantages over rental areas depends upon the community and the area. Owning a home in a zone of transition will probably be less stable than renting in other areas. On the other hand, owning a home in a non-transitional area will have advantages for children that some rental areas will lack. Of course, the choice is not always between rented and owned areas. There are many areas in which there is a mixture of rentals and ownership.

The temptation to keep up with the Joneses should be resisted in deciding whether you should buy a house. Sometimes, it is also wise to rule out sentiment if the cost of the sentiment is going to be high for the family. The purchase of a home is probably the largest money transaction the average family will ever make. The commitments are for fifteen to thirty years. Plans need to be economically sound before thought is given to other considerations of home ownership.

Sometimes a salesman will insist that buying a home is a good investment because in a few years you can sell your home for considerably more than you paid for it. Everybody has heard of this being done. If the point seems worth your consideration, it is well to remember that in buying on this basis you enter the game of speculation. You have a chance to lose as well as to win. If the home is essential to the family, you are gambling with the family's welfare. Another consideration is that if you sell the home at a profit, you will have to find another place to live. More than likely, the cost of buying or renting another home will have increased correspondingly with your profit, and the profit will have to be invested in another place to live. The net cash profit is not likely to be very much. A similar argument, based on profitable resale, is sometimes used to induce a person to buy a more expensive house. Such an argument should be discounted if a place to live, rather than speculation, is the major goal.

BALANCING THE ACCOUNT. From the standpoint of *economics alone*, therefore, owning versus renting is largely a tossup. *The decision must be made on other grounds.*

There is a certain subjective satisfaction and pride in ownership, if you want to bear the headaches as well as the joys. In a period of declining prices, renting ordinarily has advantages over ownership. The renter gains by avoiding depreciation and high taxes, all of which the owner may not be able to pass on, owing to the competition created by vacancies. Correspondingly, in a period of rising prices, ownership may be an advantage because it may offer capital gains. Many people have made money on sales during and after the war. However, *buyers* should be wary of grossly inflated values.

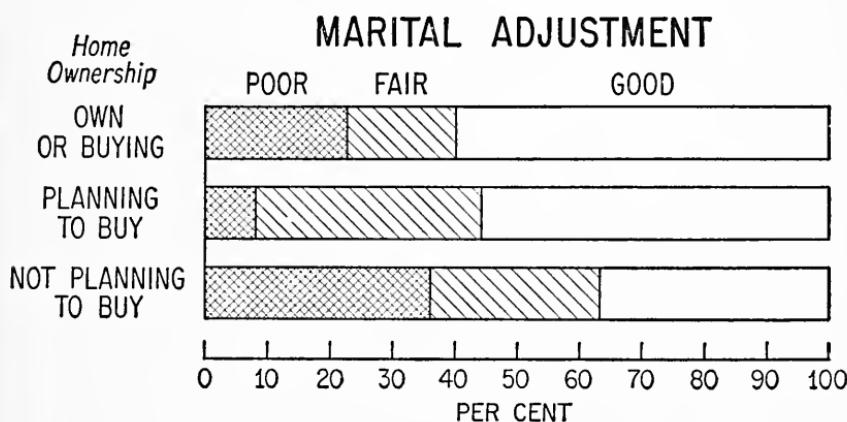
Another reason for buying rather than renting may be that the kind

of housing you want may not be available in the community or in the area where you must live. In that case, building a new house may be necessary. It may also be necessary to build to get proper housing near your work. If building seems desirable, it is a good idea to undertake it during a depression, if possible, and to hold off during building booms. Costs are likely to be lower during a depression.

It may be desirable to own rather than to rent in order to gain social status in the community. This may be particularly important for professional or business men.

Those who like newness and up-to-dateness in a home may find it necessary to build to get these features. Rarely are new homes built to rent.

Lastly, in favor of home ownership, it may be said that scientific studies suggest the conclusion that there is a positive association between home ownership and good marital adjustment. It has even been found that young couples who merely *plan* to buy a home stand a better chance of good adjustment in marriage than those who do not plan to do so. It is not yet clear just why this association exists. But it seems to be a fact. It may be that those who own their own homes or who plan to purchase one are more than ordinarily prudent, thrifty, self-confident, and self-reliant. These traits are apparently associated with marital happiness or adjustment.



Home Ownership and Marital Adjustment

Source: Ernest W. Burgess and L. S. Cottrell, *Predicting Success or Failure in Marriage* (New York: Prentice-Hall, Inc., 1939), p. 254.

Among the divorced and happily married couples studied by Locke, there was a significant difference regarding home ownership. Those couples who remained married were more likely to own their homes than those

who became divorced. In terms of percentages the following differences were found.²

	Renting Home
Married Men	61.5 per cent
Divorced Men (before divorce)	76.8
Married Women	66.1
Divorced Women (before divorce)	82.3

This is another indication that home ownership is related to adjustment in marriage.

HOME OWNERSHIP

Let us assume now that it has been decided to buy a home. Many will want to build. Probably the majority will buy a home already built. We shall first discuss the various steps that have to be taken in connection with new construction, and then take up certain factors that need to be borne in mind when purchasing a home already constructed.

At the outset it is important to ask: Who should attempt home ownership? Is ownership for all? What location should be chosen? How much can a couple afford to pay for a home in terms of annual income or in terms of rent now being paid? What are the possible means of financing? Are there any unusually cheap methods of financing not generally known to home purchasers? What are the preliminary steps in arranging for the purchase of a home already constructed? How can the quality of construction be tested? These are by no means the only problems that require consideration, but they are among the most important, and all we have space for in this brief account. The reader will be directed to other sources of information as we proceed.

REQUIREMENTS FOR HOME OWNERSHIP. Foresight is never so reliable as hindsight, but, in general, only those should undertake home ownership, either by the purchase of a home already built or by letting a contract for new construction, who have a fighting chance of meeting their obligations. Home ownership presupposes at least a fairly predictable and steady income, a reasonable lack of mobility, and a willingness to save some portion of the family income. Otherwise, there may be serious capital losses. Too many people go into home ownership without due consideration of long-run factors. If the above conditions cannot be met, it is better to rent.

ESTIMATING HOW MUCH A FAMILY CAN AFFORD FOR A HOME. This question has been variously answered by thoughtful students of the problem. The answer may be stated in terms of the annual income, or in terms

² Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 275.

of the rent now paid. Much will depend upon how conservative you want to be. Those who rarely move and who are in occupations providing a steady income can afford to take a greater chance than those whose incomes fluctuate or who frequently change jobs.

Bankers and mortgage officials, who usually represent the more conservative point of view, still hold to the rule that a family should not pay more than two and one-half times its annual income for a home. The fact is, however, that many families are paying three and three and one-half times their annual income for housing. This has become possible through the development of longer-time loans and government backing. Another rule that is sometimes quoted is that it is unwise to spend more than 20 per cent of annual net income for housing. Again, it is not difficult to find someone who has successfully disregarded this rule.

A more flexible rule is used by the Federal Housing Administration to determine how much a person can afford for a home. They consider both the objective facts, such as income, and the subjective facts, such as a person's motivation for buying a house and his ability to plan for the future. On each mortgage-credit report, there is a list of features upon which each mortgage applicant is rated. First to be rated are his credit characteristics. Naturally, a good credit rating is important. Second on the list is a rating of the motivating interest in ownership. FHA is interested in knowing why a person wants a house, if the house fits his present and future needs, if ownership is tied up to family responsibility, and so forth. Third to be rated is the importance of money to the mortgage applicant; then the adequacy of available assets for transaction. Stability of effective income is evaluated next. Obviously, this is very important. Finally, the applicant is rated in terms of adequacy of effective income for total obligations; for example, a man who is paying on a car will not be able to carry as high a monthly payment as one with no other obligations.

Using all of these factors makes it possible for each case to be given an individual rating. Thus a family with small children will get a different rating than a couple nearing retirement age. A man who pays his bills will have an advantage over one who has been in the habit of neglecting them. Such a procedure provides flexibility and increases the chances of many families to own homes because they are good planners and industrious. It is possible, under optimum conditions, for a family with an income of \$150 a month to get a guaranteed loan requiring monthly payments of \$60.

The rule used to decide what you can afford to pay for a home will be determined by the agency with which you deal. The freedom a person has in the matter is that he has a choice of agencies. Before going to an agency, there are a number of things a person should consider. First of all, he must remember that he must have a cash payment. This will vary in amount. Private parties may ask only \$1,500 down on a \$15,000 or \$20,000 home if you are considered a good risk. There are many housing developments asking only \$500 or \$600 down on a \$10,000 home. The

FHA in 1954 insured loans up to 90 per cent of the first \$9,000 of FHA appraised value and 75 per cent of the value in excess of \$9,000. No FHA guaranteed loan on owner occupied homes exceeds \$20,000. In other words, if you bought a home appraised at \$11,000 the FHA would insure \$9,600 of the amount if you were approved as a mortgagor. The remainder, \$1,400, would be part of the cash needed. More conservative lenders will lend around 60 per cent of the appraised value.

The difference between the cost of the home and the available loan is the amount required to do business. Most lenders of money will want to know if this money comes from savings or earnings. If it is secured through another loan, such as a loan on your car or furniture, they will consider this obligation in deciding how much you can afford to pay each month. The FHA checks carefully on this matter. Actually, the smaller the cash payment, the more the seller stands to make on interest payments.

It should be noted that we use the term "appraised value" in discussing the amount of cash required and the loan. Very often this figure will be lower than the market price of the house. For example, a home may be selling for \$20,000. A person is in error to think that the FHA will guarantee a loan, or a bank offer a loan on a percentage of this amount. The loan will be based on the appraised value, which may be only \$18,000. Actually then, the loan would be based on a percentage of \$18,000, or \$15,525, instead of a percentage of \$20,000, or \$17,025. The difference of \$1,500 will be included in the cash required, which, under the circumstances, would be \$4,475 instead of the \$2,975 calculated on the sale value. This distinction should be kept clear when one is looking around for a home. Obviously, it is advantageous to the buyer to find a house with a high appraised value.

Returning to the question of how much a family can actually afford to pay for a house, we suggest that you next take a careful look at your budget to determine what monthly payment you can make. Ask yourself the following questions.

1. Is the annual income relatively steady or does it fluctuate?
2. Is anyone else in the family able to earn an income in case of unemployment or prolonged family illness?
3. Is the owner rather secure in his position, likely to hold his job during periods of reduced employment?
4. How much does the family pay in rent at the present time?
5. How much has been saved to date?
6. How much can be saved in the future from the family's entire annual income?
7. In the light of these facts, how much should the family pay down now and how much annually for amortization of the mortgage, repairs, taxes, upkeep, and general maintenance?

When you know how much you should pay per month as regular payments, you are ready to look around in the community to see what your money will buy. The following table will tell you how much money your monthly payments will finance. Remember that your monthly payments must also include the cost of insurance and taxes, which amount to approximately 3 per cent of the price of the home. Also note that the monthly mortgage payment does not include cost of gas, electricity, fuel, water, telephone, new improvements, and special tax assessments against the property. Of course, no one can foreclose your mortgage if you fail to pay these bills regularly but they must sooner or later be paid.

MONTHLY PAYMENT TABLE FOR AMORTIZING MORTGAGE LOANS

Interest Rate (Per Cent)	Amount of Mortgage	Number of Years to Amortize			
		10	15	20	25
4	\$ 5,000	\$ 50.63	\$ 36.99	\$ 30.30	\$ 26.40
	8,000	81.00	59.18	48.48	42.23
	10,000	101.25	73.97	60.60	52.79
	13,000	131.62	96.16	78.78	68.62
	15,000	151.87	110.96	90.90	79.18
	18,000	182.25	133.15	109.08	95.02
	20,000	202.50	147.94	121.20	105.57
5	\$ 5,000	\$ 53.04	\$ 39.54	\$ 33.00	\$ 29.23
	8,000	84.86	63.27	52.80	46.77
	10,000	106.07	79.08	66.00	58.46
	13,000	137.89	102.81	85.80	76.00
	15,000	159.10	118.62	99.00	87.69
	18,000	190.92	142.35	118.80	105.23
	20,000	212.14	158.16	132.00	116.92
6	\$ 5,000	\$ 55.52	\$ 42.20	\$ 35.83	\$ 32.22
	8,000	88.82	67.51	57.32	51.55
	10,000	111.03	84.39	71.65	64.44
	13,000	144.33	109.71	93.14	83.76
	15,000	166.54	126.58	107.47	96.65
	18,000	199.84	151.90	128.96	115.98
	20,000	222.05	168.78	143.29	128.87

If you cannot purchase the "ideal" home, it may be well to modify your requirements. To purchase beyond your standard of living is unwise. But, to purchase a home that is too small or that is in an unsatisfactory neighborhood, in an effort to economize, is also unwise.

In financing, put down as much cash as is economically wise. This will not only save you carrying charges and interest, but, other things being

equal, will reduce the chance that you will lose your home in periods of adversity. People should not build a home that is too costly out of pride or in an effort to gain social prestige. The cost should not be so great that it will force the family to neglect proper nutrition, adequate medical care, a reasonable amount of low-cost insurance for the breadwinner, preferably in the form of renewable term insurance, or to forgo recreation, vacations, and contributions to worthy charities. People can pay more than they can really afford for housing as for life insurance or anything else. If so, equity in the home may be lost during an emergency, such as unemployment or prolonged illness. Appeals to sentiment, which induce people to buy homes when they should remain renters, do not serve the long-run interests of the community.

What a couple can afford to pay for a home will depend on a large number of circumstances, among them the following: the amount of money borrowed, the rate at which the principal must be paid off, the level of the interest rate, the number of family dependents, and other family expenses.

MORTGAGE CONSIDERATIONS. The size of the mortgage is the major consideration in financing a home but not the only important one. The other terms of a mortgage need careful scrutiny. Arch W. Troelstrup recommends that the following factors be given careful consideration.³

1. Avoid a demand mortgage. It is callable after a specified notice is given, and this may be embarrassing if it comes when refinancing is difficult.
2. Refinancing several times within fifteen or twenty years may involve payment of certain fees for each refinancing.
3. If the mortgage requires no payment on the principal (straight mortgage), this may seem to be easy, but it only postpones the day when you must pay in a lump sum or lose the property.
4. Ask to have a clause in the mortgage permitting you to pay off more than the minimum stipulated amount, if you choose to do so.
5. Find out whether the money you are borrowing is from a trust fund or directly from bank funds. [Extensions of loans and renegotiations may be easier in some instances.]
6. Can the mortgage be sold by the loaner to someone else? [Someone else might not be so considerate if difficulty arises.]
7. Are your payments made on the principal of the mortgage or on the stock of a building and loan association, which is to be exchanged later for the mortgage? The question here centers on the value of the stock later.
8. Find out if there is a penalty or payment required on settling the mortgage or on reinstating it.

³ Arch W. Troelstrup, *Consumer Problems* (New York: McGraw-Hill Book Co., Inc., 1952), p. 241. Copyright, 1952, by McGraw-Hill Book Company, Inc.

9. Be sure to figure the exact interest you are to pay on any particular loan.
10. Get receipts for payments on the mortgage or save your canceled checks.
11. Make sure that the mortgage has been properly recorded.
12. Find out the exact interest portion of your payments, in case you use interest payments as a deduction when preparing your Federal income tax report.

More than likely you will see or hear the word "amortization" while working out mortgage arrangements. It is important to know what it means. When a mortgage is amortized, it means that arrangements have been made to reduce the amount of the sum of money owed (principal) by repaying part of it at specified times. It also means that payment of interest is made only on the amount actually owed; therefore, interest payments are reduced as the loan is repaid. To illustrate, suppose you borrow \$3,300 at 6 per cent interest for five years. The amortization schedule calls for total monthly payments of \$63.80. Of the first month's payment, \$47.30 will be applied on the principal, and \$16.50 as interest charges. After you have paid for a year, the division between the amount of money paid on principal and interest will change so that you will pay \$49.97 on principal and \$13.83 as interest. When you make your last payment, five years later, \$63.39 will be applied to the principal and only 32 cents to interest.

In contrast to an amortized loan, there is a "straight mortgage." Such a mortgage contains the promise to pay the full amount of the loan on a specified date. Only the interest is paid at regular intervals. As can be readily seen, this type of mortgage is more expensive because interest is paid on the full amount of the loan until the final due date. The cheapest mortgage for the buyer is the amortized decreased-payment type. However, since the largest payments come in the beginning, it may not be feasible for families with limited resources. Such mortgages are usually obtained from banks and not from building-and-loan companies. The mortgage with fixed monthly payments is the most common type and is somewhat more expensive than the decreased-payment type (\$91 more expensive on a \$3,000 loan at 5 per cent for ten years). This mortgage is issued by most loaning agencies and is practical for the average family. It should be remembered, however, that in the beginning very little of the amount paid is applied to the reduction of the principal.

No matter how much you study about mortgages, and it is a good idea to know as much as possible, it is wise to retain a lawyer. The relatively small cost may save you considerable money and worry in the long run. You can determine which type of mortgage is best adapted to your particular situation. Your lawyer can check to see that you are getting the type of mortgage you want.

LOAN AGENCIES. There are a number of sources where a person can seek a lender. Banks are probably the most convenient place to begin.

They can advise you about their loaning policies and will probably tell you of other sources. In the cities, savings-and-loan associations solicit your interest; so do some mortgage-and-insurance companies. Telephone books and the Chamber of Commerce can give you lists of these and other agencies. Finally, there are many individuals who lend money if the terms suit them. Individuals are not bound by the same legal restrictions as public institutions. Shopping for money, especially such a large amount, may save a person a considerable amount of money through lower interest rates or favorable mortgage considerations.

It should be remembered that the Federal Housing Administration does not lend money but guarantees payment of the loan. It operates to make lending of money more secure; hence the rates and terms can be more liberal. There are many different plans for building that the FHA approves. Their purpose is to help as many different people in as many different ways as possible. For example, they will insure cooperative housing programs. Under such a plan, a group of people may build an apartment house or group of houses of not less than twelve living units. If veterans are involved in the plan, the down payment need not be more than 5 per cent. Besides making interest rates lower and payment periods longer, the FHA requires a certain standard of quality and workmanship if a loan is to be approved. This gives a buyer or builder some assurance that he is getting his money's worth. However, the FHA is not a substitute for an architect.

GI LOANS. Under the law, the Veterans Administration is authorized to guarantee or insure home, farm, and business loans made to veterans by lending institutions. Because of the protection of this guarantee, the veteran does not have to make as large a down payment as is usually expected. The protection may also make it possible for him to get lower interest rates. By law, no company or individual may charge more than 4.5 per cent per year. No down payment is required by the Veterans Administration, but lending agencies might insist upon one.

Any veteran who served for ninety days or more during the period September 16, 1940, to July 25, 1947, and was not dishonorably discharged is eligible for loan insurance until July 25, 1957. Veterans whose enlistment came after June 27, 1950, are eligible for ten years after Congress declares the end of the Korean War. Unremarried widows of servicemen who died as a result of service are eligible for loans on the same basis. American citizens who served in the armed services of allied governments are also eligible.

The GI bill makes it easier for a veteran to obtain a loan, but it doesn't lessen his obligations or guarantee him a loan. If a veteran defaults on a loan, he is still liable; and any future financial benefits granted him can be taken by the government to pay for defaulted debts it may have guaranteed. It is also possible that lending agencies will not lend the money. In 1953,

we saw these agencies withhold their money from the market until a higher price was authorized for the use of their money. More likely is the withholding of loans on an individual basis. The veteran should remember, however, that if one agency turns him down he can look elsewhere.

In arranging for a veteran's loan, there are six steps to be taken: First, find the property suitable for your needs. Second, when this is accomplished, go to a bank or other lending agency. A representative of the agency will ask for your original discharge papers and will study your plan. If the plan seems reasonable, the third step will be to have the property appraised. The government will not guarantee a loan on property priced beyond a reasonable evaluation of worth. If the cost is reasonable, the next step is for you to see that a certificate of reasonable value goes to the lender, who will then approve or disapprove of the plan. Finally, if your application is approved, you will receive the loan.

SELECTING A LOCATION. Though it is desirable to give careful thought to selecting a location when renting, this is even more important when buying or building a home, because of the permanence of the capital investment. Many factors must be given weight in choosing a location. If there are children of school age, the quality of the neighborhood will in no small degree determine the play and recreation groups of the children. In some measure, it may even determine their character. Is there heavy automobile traffic in the neighborhood? Must the children frequently make crossings on dangerous highways? Are schools, theaters, churches, playgrounds, and neighborhood stores readily accessible? Is the neighborhood deteriorating or improving socially and economically? Is the district zoned for residence? Are there restrictions on the value of houses that may be built? Is the proposed new home conveniently located in respect to the husband's work? If it must be far away, how are the transportation facilities?

Many people make the mistake of buying an unimproved building lot in an isolated area because it is cheaper. They overlook the fact that the purchase of a lot in a location where there are no electric lines, gas mains, sewers, and where there is no paving or other improvements is sheer speculation. The purchase of an unimproved lot with a view to future building is not likely to be wise. There are definite advantages in buying a lot in a district that is zoned or protected and is in a location where the homes already built conform to the tastes and standards of the new homeowner and his family. Unimproved lots frequently deteriorate in value, and the purchaser of them must take not only a capital loss but a loss on taxes paid in the interim.

Lots in satisfactory areas need further checking. Are you satisfied with existing or proposed landscaping? Is it paid for or included in the purchase price? Landscaping is expensive and should be considered in negotiations. Is the garage conveniently located? In one instance, the houses

on one side of the street were worth \$1,000 more on the market because the cars went downhill into the garage and downhill through an alley to the street. This made driving easy when the streets were slippery and icy. On the other side of the street, the cars had to go uphill into the garage, an almost impossible feat unless the driveway was completely cleared of snow and ice. Property owners spent considerable time or money keeping their driveways clear. Such an item is important in terms of time, money, and aggravation.

Also to be considered is the amount of space for extra building. Some families build a minimum number of rooms and expect to add as the income and number of children increase. Space should be provided for these plans. Will there be adequate play space for the children, even after all building activities are complete? Grading of the land should also be checked. If the house is already built, is it graded for proper drainage? You can tell by examining it after a heavy rainstorm. Advice from an architect is valuable on this and other points. The improvements around and in the lot (curb and gutter, sewer, walks, and so forth) are vital considerations in selecting a site. If they are complete, are they paid for by the seller? This should be stated in writing at the time of purchase. If they are not complete, will the seller pay for them? Last but not least, it is wise to check on the type of fire protection available.

If you believe in democracy and attempt to live it, it is well to check for so-called gentlemen's agreements concerning the ban on selling or renting your property to specified religious and racial groups. From a legal point of view, you need not worry, because the law of the land will not enforce such agreements. However, there is the social side to be considered. If the neighborhood generally accepts the ban, it is one indication of the nature of the neighborhood, and often attitudes take precedence over legal rights. Considerable trouble may be avoided if you select a neighborhood where democracy is already being practiced.

HOUSING DEVELOPMENTS. The stress on choosing a good neighborhood and lot is realistically tempered by the fact that in recent years there has been a growth of housing developments. Throughout the country, large organizations have bought up land, usually outside the city, where the price of land is lower, and sometimes inconveniently far from transportation facilities. On these plots of ground, companies have been able, through mass production, to build substantial homes at relatively reasonable prices. Some architects express the opinion that a person can get more house for his money in these developments than anywhere else.

Buying a house in a housing development may mean sacrificing many of the conveniences of an ideal location, at least until the area is built up and developed, for the greater value of the housing itself. There may be no shade trees for years, travel to work may take longer, and landscaping

may be in the beginning stages. Still there is the practical consideration of taking the house because it is the only kind available at the price you can pay. It is worth consideration, and many people have found it satisfactory.

Besides the value in housing, such developments offer other potential advantages. Not the least is the opportunity of participating in the development of a new neighborhood. You can help to make it the kind of community you would like. Chapter Twenty-Four discusses the relation between family life and the community. Housing developments offer a real opportunity for community leadership.

ARCHITECTS AND PLANS. It is wise to ask your architect to assist you in the selection of a site. People who have little experience in real estate are often unimaginative. The architect's skill and experience can be helpful even in this initial stage. His fee of 4 to 7 per cent of the cost of new construction will probably save you money in the long run, because of his knowledge of plans, materials, and so forth, and his supervision of the erection of the building at various stages. Moreover, the architect will be able to draw up the plans in terms of the amount of money available, the nature of the site, and the needs of the owner.

Anyone who can afford to consult a doctor when he is ill can afford to consult an architect when the question of buying, building, or renting a house arises, at about the same range of fees. A visit to the architect's office costs no more than a visit to the doctor's, and, if the case calls for the architect's inspection of the plot you intend to buy or the house you are considering buying or renting, his services are available by the hour or by the day to advise you on matters of location, condition of the building, changes to suit your needs, or modernization, as the case may be.

BUILDING A HOME

If you decide to build a home, you have the opportunity of selecting your own plans. Encouragement to do so comes from the many magazines that publish home-building plans each month. After studying several of these plans, a couple may feel that they have found the plan that fits their needs and desires. Actually, this is only the beginning, and the advice of an architect will be helpful to most people from this stage of planning until the house is completed. Besides the number and location of rooms, the building plans must also include dimensions, types of materials to be used, and other details, even to plans for electric outlets. Every detail should be considered before working drawings are made.

After your plans and specifications are drawn up is the time to talk with a contractor. You can then learn what the exact cost will be. Also, you can shop around for the best contractor. Note that the lowest bidder is not necessarily the most reliable or the cheapest in the long run. Besides price,

the following points need to be settled with the contractor: Who is responsible for losses or damages to the property from date of contract until date of delivery? The contractor usually assumes this responsibility. Avoid escape clauses that enable the contractor to back out of the contract. If an escape clause is included, be sure you can get all your money back and adequate recompense for loss incurred if the builder does not fulfill the contract. A completion date should also be agreed upon. The contract should allow you to withdraw and get all your money back if there is serious delay in building plans. Methods of payments should be included in the contract. Beware of the contractor who wants a contract that allows him to raise his price if costs increase.

When construction starts, the building should be inspected as it takes shape. This is important for at least three reasons. First, the contractor will usually receive a payment as different stages of the building are completed. Second, it is always worth while to check to see if the specified materials are being used and if construction is satisfactory. The architect is a good man to do this. When your financing involves a governmental agency, they will also check as the building is erected to make sure their standards are being maintained. However, they do not guarantee that there will not be defects in the construction. They do not act as architects or lawyers. Third, both you and the contractor will probably suggest changes as the house is being built.

MOVING IN. You may move into your new house (one that is contracted or prebuilt) after it is completely finished or sometime before. For example, the contractor or builder may wish to wait several months before putting in the concrete walks, so as to avoid the risk of freezing the concrete. You may not wish to wait that long before moving in. In any case, there should be complete agreement about what is done and what needs to be done. When you move in, have your architect's assurance that everything is in order. You can do some checking yourself. In some areas, builders agree to be responsible for at least a year for any major difficulties involved in the heating system or for leaking roofs, as well as for correcting a wet basement due to pressure or seepage. If you have a septic tank, they may guarantee its operation for a year. Builders may also take responsibility for the development of cracks in the masonry; improper functioning of doors, cabinets, and windows; loosening of woodwork joints; excessive floor shrinkage; settlement of the ground; paint blistering; cracking of tile or the development of cracks around the tubs and sinks; and other such difficulties. Usually these guarantees are for two or three months.

Some of the equipment installed by the contractor or builder may carry manufacturers' guarantees. Be sure to inquire about this and obtain written guarantees when you can. Then, if there is a breakdown, the manufacturing company can be called upon to repair or replace the defective equipment.

When undertaking new construction, you will find it highly desirable to have explicit written agreements regarding financing and building, careful attention being given to legal details. Even honest contractors die, and the executors of the estate may not carry out all the terms of the owner's expectations if they have not been made explicit in an agreement or a contract.

BUYING A HOME ALREADY BUILT

The purchase of a home already built raises different problems. In connection with the usual questions of location and type of construction, there are two central problems on which your architect's advice are needed: (1) seeing that the construction is sound; (2) seeing that the situation as well as the location of the house is right. While questions of location, on which your architect is qualified to advise you, include such matters as type of neighborhood, zoning, proximity to and quality of schools, and accessibility to transportation, the *situation* questions stress other features. They concern such matters as relation of the house to the plot, drainage, view, sunlight, protection from extremes of weather if the position of the house requires it, and many other details that the layman usually does not think about or does not discover until it is too late.

It is unwise to purchase property, either a house and lot, or a plot alone, without the aid of both your lawyer and your architect. Each of them, for a small fee, will give you the benefits of his experience and training in avoiding the pitfalls that lie in wait for anyone buying real estate. A reasonable amount spent for consultation with your architect and your lawyer, respectively, is a small premium to pay for insurance against losing thousands by buying the wrong plot or house or by hastily signing documents as binding as a deed of sale, a mortgage, or a long-term lease.

TIPS ON PURCHASING. In buying a home already erected, it is advisable, with the aid of your lawyer, to draw up a purchase offer or sale contract before the actual transfer of the property. In such a written contract, the buyer agrees to pay a certain sum for the property provided that the following conditions are met: (1) that a good clear title is furnished, that back taxes have been paid, and that there are no liens or encumbrances on the property and no objectionable easements (the rights of one person in the property of another); (2) that the owner keep the property insured against fire loss until new protection is arranged immediately upon transfer; (3) that the sale be conditioned upon the buyer's being able to obtain a satisfactory loan. An agreement in writing with reference to movable property is also highly desirable. Who is to have the stove, window shades, linoleum, and so forth? Are you satisfied that the boundaries are correct as described? It is essential to hire the services of a good lawyer who will make certain of the title. The bank that lends you

money to buy the property will also want to be sure of the title. There are some advantages in having the title in the names of both husband and wife, in case one should die.

TESTING QUALITY OF CONSTRUCTION. After financing and other preliminaries have been arranged, it is important to see that you get your money's worth in the actual construction. If there is a doubt about the quality of a home you may be thinking of purchasing, it may be wise either to have it checked over by an architect or to rent it for a year on an agreement with the owner that, if you decide to buy it, allowance will be made for the back rent paid after deduction for taxes and other necessary charges such as repairs. By living in the house a year, you may discover certain defects or limitations that did not appear on inspection. You can ascertain more certainly the annual heating expense, whether or not rooms are conveniently located, whether the kitchen is intelligently arranged with reference to the dining room, and similar matters. Any one of a number of defects may appear. The foundation may settle because it has been built on filled land. The rain gutters may collect ice in winter, or the plumbing show defects not at first evident. These are merely examples of what may turn up as you live in a house. Conceivably, they may affect the decision to buy. On the other hand, they may be trivial and easily remedied. At all events, if you follow this more prudent procedure, buying a home already erected will probably be a more cautious and intelligent procedure than it frequently is.

It is important not only to test the quality of construction by seeking the advice of an architect, or by living in it before purchase, but also to get a fair appraisal of the value of the property. The estimate of a disinterested real-estate expert is a good check on the price asked by the owner and the estimate made by an architect. Another check is the amount a bank or building-and-loan association will lend on the property. If only 40 per cent of the value will be lent, you may be certain that the price is too high. Interested governmental agencies also make appraisals.

If there is to be extensive remodeling, it is economical in the long run to employ an architect. Bear in mind also that remodeling charges have an uncanny capacity to exceed the original estimate. It is not uncommon for the final bill to be from one-third to double the original estimate.

HOMES "BUILT TO SELL." A word should be said about homes "built to sell." No one wants to go through life being suspicious of everybody. On the other hand, it is an established fact that the construction of many homes "built to sell" is of a doubtful character. Many are jerry-built. The suggestions already offered are relevant here. The advice of an independent architect in whom you have confidence may be worth securing. You should be particularly cautious about developments built in boom times in isolated areas, because there may be future assessments for streets, sidewalks, sewers, and so forth. On the other hand, some people, when they

enter the market for new construction, prefer to "see what they are getting," so to speak. But *do* they see what they are getting? The average person does not know enough about methods of construction. Women are unduly impressed by laundry chutes, ironing boards that pull out of walls, an attractive laundry. These may all have a certain importance; but, in the main, they are superficial features. Just as people buying an automobile are often attracted by the shape of the hood, an attractive dashboard, or the amount of chromium plate used and overlook riding quality and miles per gallon of gasoline, so many people, when they look at new houses for sale, are often unduly impressed by superficial features. Actually, the only way to make certain of good construction in a house is to have a trained supervisor, such as an architect or engineer, follow the construction at every stage. That is usually impossible because the homes people look at are already built.

If seeking the advice of an architect is impracticable for one reason or another, the person about to buy a home already built should at least familiarize himself with the fundamentals of good construction. The FHA distributes pamphlets instructing contractors and builders on minimum requirements, and the prospective buyer will find governmental publications are an extraordinarily good value.

Many people will be discouraged after looking at some of the homes that have been built recently. Compared with homes built before 1940, they may seem cheap and poorly constructed. They cost more and have less to offer. The builder or seller is not responsible for this situation. An honest builder will do his best with the materials available at the price the average family can afford to pay for a home. However, since World War II, some homes have been built with nothing in mind but profit for the builder. There have been reports, for example, of green lumber being used in construction. After it dried out, the houses developed large cracks, which made them almost untenable. Utmost effort should be made to expose such racketeers. People should check carefully to be sure they don't become victims of these unscrupulous people. On the other hand, the housing dollar is worth much less than formerly, and many people have to be satisfied with cheaper materials and simple construction plans, as long as they get an honest dollar's worth.

SUMMARY OF SOME IMPORTANT PRINCIPLES

We will now attempt to summarize briefly a few important principles that have been stressed in this chapter. It is, of course, impossible to mention all of them.

Weigh carefully, with emphasis upon long-run factors, the advisability of renting or owning. If you decide to purchase, determine to get your money's worth. Do not economize by failing to employ an architect. Make

lenders compete for your borrowing. Determine to get money at the lowest rate available. Remember, however, that there is something to be said for the slightly higher rate required by the FHA. The supervision of construction may be worth the difference, unless you have an architect in whom you have confidence. In that case, it may be cheaper to use life-insurance collateral, if you possess assets in that form. Be satisfied with nothing less than a self-amortizing, long-term mortgage. Remember that on strictly economic grounds there is little choice between buying and renting. The decision must be made on the basis of other factors. The whole subject is highly controversial, and it would be unwise to permit yourself to be swept away by the devotees of either position. While home ownership, especially for those with unsteady incomes, involves greater risks than renting, those who can meet certain fundamental requirements already mentioned will find that home ownership brings certain enduring satisfactions.

Suggestions for Further Reading

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CHAPTER FIFTEEN

HINTS FOR HOME MANAGEMENT

Modern home management is a blueprint for the organization, coordination, and regulation of a family's resources, both human and material. These include the knowledge, abilities, and interests of family members as well as time, energy, money, and materials. It may be a consciously conceived plan or just a haphazard way of doing things that has become the family's way. We generally think of a good plan as one that efficiently makes use of the available resources, yet we must not fall into the assumption that efficiency is the key to marital happiness. Most of us know a happy family who pay no attention to management.

One thing is certain—each home requires its individual plan of action. Family A may find it convenient to substitute time for money. The members of this family plant gardens to save on the grocery bill, build furniture instead of buying it, and sew dresses that would cost far more than the budget would allow if bought at a store. Family B may spend its money on books instead of a new rug; it may choose Shakespeare over steak. Family C may be short on knowledge but long on energy; it may have to work ten or twelve hours a day.

In successful homes, home management is a means by which the members get what they want; it is not an end in itself. In other words, if a plan doesn't produce, it is discarded for another one, no matter how beautiful or respected the original plan might have been. Families tend less and less to do things a certain way because it was grandmother's way. Still there is enough worship of the old ways to make many young couples fearful of change. Thus home management still runs the danger of being an end (do it the way grandmother did, no matter how it tastes or what it costs) instead of a means. When there is no basis for comparison, an inefficient plan, one that pays low dividends in terms of effort and materials put into it, finds it relatively easy to survive. Modern home management fosters the spirit of experimentation and comparison and it is therefore a worth-while subject for study; the rewards for the family can be extremely satisfying and profitable.

DEMOCRATIC HOME MANAGEMENT

It is becoming increasingly customary in the United States, especially among families of enlightenment and education, to handle home management in as democratic a manner as possible, with a mutual sharing of responsibilities and a sportsmanlike attitude of give and take. Wives wholly dependent on their husbands are entitled to a fair share of the family income. The stingy or thoughtless husband who makes his wife continually ask for money is unfortunately still with us. So are wives who resent their husbands' interests in the kitchen budget and the daily routine of the children. It is the authors' observation, however, that, in the United States at least, there is a drift toward handling family resources and plans democratically. This is probably a healthy development, and one calculated to promote good feeling and cement the bonds of marriage.

Until recently, our faith in the companionship family as one that promotes marital happiness has been based upon general social theory, our knowledge of human personality, and the like, rather than upon carefully determined objective studies. Locke gave us the first scientific evidence to support our beliefs. He concluded, on the basis of his study, that "there is an association between certain aspects of the companionship family and marital adjustment."¹ Conclusions he drew that are relevant to the discussion of home management were that (1) adjusted married couples rated each other equal or superior to themselves in judgment and intelligence more often than did the divorced couples; (2) adjusted couples talked things over much more; (3) adjusted couples shared responsibility more often in making family decisions, in disciplining the children, in handling money, in affectionate behavior, in religious activities, and in recreation.²

On the other hand, we must admit that all the evidence is not in. Locke emphasizes this point. We still need other studies to prove that a frank, democratic handling of family affairs promotes good feeling and harmony. Some immigrant families are very paternalistic, yet they are happy. In England, wives commonly do not know how much their husbands earn—this may come as a surprise to most American women—yet English wives are, on the whole, reasonably happy. Must we contend that, all matters considered, English wives are less happy than American wives? If so, is this just a subjective estimate, or do we have scientific proof of it? Obviously we do not have all the answers. But this need not shake our faith in the democratic family.

We firmly believe that children, too, should have a voice in managing

¹ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 266.

² *Ibid.*, pp. 266-267.

the home. The voice may be nothing more than a cry at first. Still it should be recognized and heeded. A child's earliest demand is, of course, for something to eat, and, with the demand-feeding schedule in mind, we can literally mean what we say. Real give and take between parents and children usually comes after the child is a couple of years old and is likely to be nothing more than a bargaining process. By the time the child is four, it is possible to speak to him of family welfare instead of individual welfare. It is then that the family council can start functioning in a realistic way. To be sure, the child will not have a full vote on all matters in family planning because he will not have a direct interest in all matters. But when a child has a direct interest in the family's plans (the flavor of the ice cream for dessert, or when to go to bed), he should be consulted and his opinion considered. This will mean that sometimes his wishes will be granted and sometimes they won't. Later he will be willing to voluntarily give up his ideas at times because he will know that all members of the family sometimes give up their ideas.

The tendency to ignore the child and his offers of help is often excused on the grounds of need for efficiency and lack of time. This is a short-sighted policy, about which we will have more to say in Chapter Twenty-Three.

OBSTACLES TO GOOD HOME MANAGEMENT

One of the greatest obstacles to good home management is the unawareness that planning and work can increase the happiness and welfare of the family. The routine of family life, which is unconsciously impressed upon the child, is almost automatically accepted as the only way, when this child grows up to be a mother or a father. Perhaps this is less true to-day than in previous generations, but there is still a tendency to do things in the home as they have been done in the past. Many home-economics teachers can testify that students are still amazed and often overjoyed when they discover there are quicker, less expensive, or more pleasant ways of doing household duties.

Many people are not aware of the many and varied sources of information available to them. Very often the only resources known to families are guides offered by commercial establishments. For example, some flour companies sponsor cooking schools that boost their products. Because they are advertised, they are accepted as the only helps available. Remember that in accepting their help you pay for both the services and the advertising. It is worth your while to look around for other types of community resources that give aid in this field. A number of radio and television stations, particularly the ones managed by educational institutions, devote several hours a week to the problems of home management. The programs are helpful as well as entertaining. Another source available to some is

a university extension course in homemaking and related problems. A third resource is the Home Bureau, which organizes groups to help homemakers with nutrition, clothing, cooking, child training, and other home activities. There are also local club and community college programs.

For many people, one of the most discouraging aspects of home planning is their failure to find a specific formula that will save them money, give them more enjoyment, or help them achieve some of their numerous family goals. Such people must realize that the failure of a plan is not a failure in home management. It only means that another plan had better be considered. They must also realize that even a successful plan must eventually be altered to meet changing situations. Flexibility and adjustment in devising and using plans are elements of good homemaking.

It is also necessary to evaluate results in the light of the family's goals. The person who is hurried and pressed for time is always tempted to postpone evaluation. To have a plan and carry it out is only part of the process. You must evaluate the plan and its results in order to decide its merits.

Finally, home management may suffer because a family is never clear about its goals. The lack of clear goals makes it difficult to form a plan and often spoils the motivation for carrying it out. This matter lies at the very basis of the marriage relation. Where there is mutual interest and companionship, there is likely to be more motivation for seeing that things get done. It may not be necessary to tack a list on the living-room wall, but each family should know what it is trying to do.

MANAGING THE INCOME

Differences over money matters are commonly supposed to be one of the chief causes of friction, perhaps the leading cause of friction in marriage. Such, at least, is the opinion of many social workers, judges in domestic-relations courts, sociologists, and family counselors in general. Lewis M. Terman, however, thinks that personality factors are the main source of difference and that people merely rationalize these conflicts in terms of economic and sexual inadequacy. The extent to which that may be true is not at present known.

What is known is that the problem of *how the money is handled* has been an important source of friction and frequently an unnecessary one. Are there ways in which this friction can be eliminated? How can the couple plan to spend the money they have so that there will be a minimum of disagreement? Will a budget help? Should the money be handled jointly, or by one partner?

Most families, of course, have to work out these problems in ways most suitable for them. Under special circumstances, one partner may have to handle the money because of the extravagant spending habits of

the other. But no matter what the individual family problems seem to be, most home-economics teachers and most authorities on the family seem agreed that some type of budgeting would do much to eliminate at least some forms of friction.

For a budget to be of value, the family must understand what a budget can and cannot do. A real budget consists of a plan for the allocation of future expenditures on the basis of a given income. It is a strategic plan for conquering at least one aspect of the economic difficulties of the family by spending what income they have more intelligently and planfully. Record keeping serves two purposes: (1) it is a means of checking on the actual working of the budget; (2) it is a basis for making changes in budget plans.

Sometimes people get the idea that budgeting is primarily a recording of how the money is spent. They forget that the record is merely the means to an end and that, if the budget plan operates efficiently, records can be held to a minimum. Another mistaken idea about budgets is that they are intended to save money. Actually, a budget is a record of how you plan to spend your money. It is only when savings are possible and desirable that they become one item in the total budget. Your budget plan should be your own rather than one derived from averages. Figures are available that state how the average family spends its money, that is, 25 per cent for rent, 25 per cent for food, 15 per cent for clothing, 12.5 per cent for savings, 10 per cent for operating a home, and 10 per cent for everything else. However, it is difficult to find the average family. If there is an average family, it doesn't stay average very long because of changes in size and needs. Good budgeting is a personal matter for each family.

MAKING A BUDGET. To make a budget, one needs to know, first, how the income is being spent. Usually, this involves keeping a record, which for many people is an unpleasant task. It is probably advisable for one partner in the family to keep the record. An occasional check by other members of the family is desirable, however. Since this task is at best an irksome chore, the responsibility should perhaps be shared. On the other hand, there is something to be said for having the records kept by the person most competent to keep them.

It is quite essential that all members of the family cooperate with the record keeper. Each should jot down his expenses either as they occur, or, as a minimum, at the end of each day, and report them to the record keeper. Determine to get every item on paper. Otherwise, human memory being what it is, there will be wide gaps in the record. An incomplete record will not give a true picture of expenditures.

A budget book is helpful. Where can a good budget book be secured? Some savings banks have in the past, in order to encourage savings, distributed budget books free. These, however, vary in quality. Most stationery

stores carry budget books. A good one can be purchased from the Harvard Cooperative Society, Harvard Square, Cambridge, Massachusetts, for twenty-five cents. It is called *National Family Budget Book No. 396*. The Household Finance Corporation (919 North Michigan Avenue, Chicago, Illinois) distributes, for ten cents, an excellent budget book called *Money Management for Households*. This account book also contains many good practical hints. The corporation also publishes and distributes free a "Better Buymanship Series" of booklets and a "Stretching the Dollar Series." They are worth having. Rural families will find useful the *Farm Family Account Book* issued by the Superintendent of Documents, Washington, D.C., for forty-five cents in coin.

In our opinion, the best budget book is *The Rubber Budget Account Book*, published by the American Institute for Economic Research (Great Barrington, Massachusetts) and sold for twenty-five cents. It is called a "rubber" budget book because it allows for some flexibility from one month to another. It is not a rubber budget in the sense that it leads one to suppose that a four-thousand-dollar income can be stretched to six thousand. But it recognizes the fact that one reason why people keep expense accounts, rather than use a system that permits genuine budgetary control, is that many budgetary systems are inflexible. The rubber budget book makes it easy to carry over minus sums in a particular category for one or two months. Then a readjustment of the categories must be made. Another valuable feature of this account book is the graphs showing thrifty, normal, and extravagant expenditures for different categories of expenditures and for families of different sizes. The institute also publishes a useful pamphlet on *How to Make Your Budget Balance*, which costs a dollar.

As a family get a picture of how they are spending their money, they can decide if there is waste, extravagance, or disproportionate spending. A simple way to do this is to list all the expenditures under one of the following three headings: Must Have, Ought to Have, and Like to Have. A study of these three lists will give some idea of where cuts can be made and where the extra funds should be spent. After studying how the money is being used, the family can set up a budget that, from their point of view, seems wise and will contribute to their general welfare.

A TRIAL PERIOD. The next step is to try out your budget. How long it will take to test it is difficult to say. For the general expenses, a period of three or four months is long enough. To see if estimates for seasonal items such as coal, vacations, and Christmas spending are reasonable, a longer period is needed. In any event, most of the testing should be completed by the end of a year.

During this time, changes can be made to meet the situation. Arch W. Troelstrup lists the following questions as guides to budget evaluation.³

³ Arch W. Troelstrup, *Consumer Problems* (New York: McGraw-Hill Book Co., Inc., 1952), p. 62. Copyright, 1952, by McGraw-Hill Book Company, Inc.

- Will the plan for food spending protect the health of the family?
- Does the plan give sufficient attention to other health needs?
- Is there a small fund to meet emergencies?
- Are personal allowances on a sound basis?
- Can debts be handled, or must they be refinanced?
- Is the breadwinner adequately covered by protection insurance?
- Have all members of the family, those old enough to do so, shared in the planning?
- Is there a straining to save too much? Is there enough recreation?
- Is enough allowed for clothes and the car so that there can be a sharing in community life?
- Is the plan flexible enough, or too flexible?
- Are adequate test records being kept?

A SIMPLE BUDGET. A simplified system of budgeting, but one that does not give the full information and control of a more elaborate system, is the use of a series of envelopes. These are variously labeled—Food, Savings, Shelter, Clothing, Household Supplies, Heat, Light and Water, Repairs and Replacements, Miscellaneous Operating, Insurance, Education, Personal, Church and Benevolence, Miscellaneous—or any other similar headings that seem most practicable in the individual family situation. After working out a tentative allocation of money for the various envelopes at the beginning of the month, the budget keeper tests out the system for a few months and makes such modifications in the allocations or in the envelope labels as may be necessary and convenient. The excess or shortage at the end of each month should be noted on the cover of each envelope. In the early stages, it may be necessary to take a certain amount from other envelopes. If so, a record should be made of the matter. Of course, in the long run, you cannot withdraw more than the total available. The envelope method might be a good system of control, provided you really live up to it. This system may have value for wage-earning families or for those of modest income who do not find it necessary to have a checking account. Women whose husbands receive a weekly rather than a monthly wage may have to make some corresponding adjustments in the system. Though weekly instead of monthly envelopes may be kept, it is more difficult to allocate funds properly over so short a time. However, it is perhaps workable. This system may appeal to some because of its simplicity.

MAINTAINING A BUDGET. Once a plan for handling money matters in a family has proved satisfactory, budgeting becomes less of a chore. For one thing, many people will be able to manage without making detailed records of their expenditures. Father will know how much he can spend for lunch, and he can surmise that someone has been leaving the electric switches on if he notices that the electric bill is unusually high. Some people will find the only record they need is the stub section of their checkbooks.

and their canceled checks. These can be used not only to check on the budget, but to help in making out income taxes each year. They can be particularly helpful if deductible expenses are noted on the checks. The checks also serve as proof of payment if the government asks for such proof.

Family discussions of the budget can be less frequent. Instead of meeting once or twice a month, as they did while the budget was being formulated, the family may not have to check more than two or three times a year. If plans proceed very smoothly, the major topic for family budget meetings might be to decide if the same person is to be continually responsible for checking the budget. This can only be decided according to the feelings and abilities of the members.

ANTICIPATING BUDGET CHANGES. Major changes in the budget, requiring the attention of the whole family, are precipitated by various events. A few of these are new children, sudden and costly misfortune or sudden increase in income, the wife or children going to work, children leaving home or entering college, moving to a new community, buying a house or a car, investing in a new venture, and drastic changes in the economic condition of the nation. Some of these can be anticipated, but others come unexpectedly. When they do come, family morale and sometimes the pocketbook can be bolstered by prompt attention to the problem. The changes are of interest to all members of the family and, from our point of view, should be discussed in a democratic way.

Since death is the most inevitable eventuality for every family, its effects on the budget should always be considered. Insurance programs are intended to cushion the effects of the death of the breadwinner. Plans for sound insurance contracts are discussed in Chapter Eighteen. Also important are preparation of wills, which direct the distribution of property when the owner dies. The fact that the consideration of death is unpleasant may be one of the reasons why 70 per cent of the people in the United States die without making a will. Many people do not need to make one. However, if you are of age and have property that must be disposed of when death occurs, you will probably save your surviving relatives both time and money by having a will.

Since a will is a legal document, it should be made with legal advice. The technicalities of the law together with the differences in state laws make it almost impossible for the layman to write his own will without taking undue risks. A reliable lawyer will be able to put in legal phraseology your wishes and intentions. Once a will has been drawn, it should be placed in an accessible place. Some people will want to have several copies. Probably the safest place is with the executor of the will (the person designated to supervise the carrying out of the will) or in a safety deposit box.

Wills should be regularly revised according to changing conditions. No will is final until death. It may be revised, or it may be destroyed if an entirely new will is desired. Once a year is probably not too often to re-

view family wills. Change of residence to a new state, for example, would certainly call for a revision; so would the birth of a new baby. A revision of the tax laws might call for changes so that a person could consistently follow the good American custom of keeping the government from taking any more in taxes than is absolutely necessary. Not to be forgotten is the use of a will to force one's desires on other members of the family—"If you don't behave, I'll change my will." This threat may not be good for family morale; nevertheless, it may be effective, for it can be carried out.

If legal advice is not available and a will is needed immediately, a self-made will may serve the purpose. Inquiry into local and state laws can determine the effectiveness of such wills. The willingness of the heirs to accept a self-made will is another consideration. If the will is not contested, only legalities can stand in the way of intended executions. Under good circumstances, about all that can be lost is a certain amount of tax money that might have been saved with the help of legal advice. A self-made will should be properly signed and witnessed.

A more pleasant aspect of the management of money is budgeting for pleasant events, such as a son or daughter entering college, or a down payment on a home. Since these expenses are usually heavy for the family of modest means, they should be planned for years ahead. This involves a method of saving money. There are many methods of saving, and each should be considered according to a family's situation. The most common forms of savings are savings accounts, insurance, annuities, trusts, and investments in securities.

Not all methods produce the same results, and some savings plans involve other features, such as insurance, at the same time. Investments in securities require balancing risks against the possibilities of high returns. Study of the different types of savings plans is essential to the sound use of money. There are many books on the market on this subject. Also, there are reliable investment counselors in most large cities. A Better Business Bureau can always steer you away from financial sharks, who are interested only in swindling you.

DIVIDING RESPONSIBILITY. The way money is spent may be a source of friction. Probably on most matters relating to the kitchen, the husband will be quite content to leave purchasing in the hands of the wife, who will ordinarily be sensitive to his food tastes and other desires. Sometimes, however, even the most thoughtful of wives, especially if they are gainfully employed or engaged in efforts that absorb much of their time and thinking, will fail to think of buying many relatively insignificant supplementary food items that the husband would like to have. In such cases, an occasional joint shopping tour will not only satisfy the husband's whims but will educate the wife in the details of her husband's food tastes. With regard to the purchase of major household equipment, such as furniture for the newly married, important items like rugs, radios, beds, refrigerators, washing machines, and electric cleaners, all involving considerable expenditure of

money, it is undoubtedly wise to plan together, to buy them for cash as far as this is possible, to seek the advice of some good counseling agency, such as the reports of Consumers' Research or Consumers Union, or both, and, in general, so to budget the purchases as to achieve the greatest economy and the minimum of financial strain.

Young married couples increasingly tend to plan all their financial expenditures together and to have joint bank and checking accounts. This enables either partner to withdraw funds. It may be a good plan to place the writing and mailing of checks mainly in the hands of one person who will be responsible for keeping the account properly. Some intelligent people find it almost impossible to add and subtract on a check stub, and hence they get into unnecessary difficulties. It is commonly reported, though we do not know how truthfully, that Albert Einstein, the mathematical genius, finds it quite impossible to keep a checking account straight. Most of us can sympathize with his predicament.

The woman who has some money of her own to handle, in addition to the funds necessary for taking care of the daily or weekly expenditures of the household, feels that she enjoys the confidence and respect of her husband. Spending money prudently is not a sex-limited trait. It is based on social experience and judgment. Some women and some men enter marriage with precious little knowledge of the importance of money. This is particularly true of many young people who have not had to earn much until they have graduated from college. Then they get their first real jobs, and some plunge into the full responsibilities of homekeeping within a few months. If all college men and women kept a budget, they would gain experience in the prudent expenditure of money under the condition of a limitation of income—a condition to which they will certainly have to adjust when they get "on their own."

BUDGET TRAINING FOR CHILDREN. A few words should be said about the handling of money by children. They have to learn to spend wisely by a process of trial and error, just as they learn to walk. That they make mistakes is of no account if they learn from their experiences. By the age of, let us say, eight or earlier, children should be given small sums of money weekly—a definite amount, no more and no less. They should then be required to make their choices, guided, of course, by the parents, within the limits of their allowance. Only in that way will they learn that money comes hard. It is only through experience, guided again by their parents, that they will learn how to expend their limited funds in the most satisfying manner.

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 CHAPTER SIXTEEN

THE WISE USE OF CREDIT

Sooner or later everyone wants credit. The world moves on it. But for the average person there are pitfalls of which he should be aware. This chapter is primarily concerned with them.

Everybody would like to make the budget balance, but there are times when income and expenditures just can't be made to balance. Emergencies arise, calling for an immediate outlay of funds. Or some "exceptional bargain" is offered in a piano, a used car, or an electric refrigerator. Then a person wants some form of consumer credit. Some may open a monthly charge account. Others may resort to a "budget account," or other forms of installment buying. In all too many instances, however, poor, trusting, but ignorant, people fall into the hands of unscrupulous finance companies or loan bureaus "where no embarrassing questions are asked." Radio and television often advertise such companies. "Just telephone number so and so, if you need money, and our representative will be glad to call to help you with any financial problems you may have." Newspapers frequently carry their advertisements, or direct mail solicitation is used.

Actually, there are pirates among both buyers and sellers. Many people get credit who do not deserve it because they have dishonest intentions. On the other hand, sellers sometimes resort to sharp practices and frequently make excessive charges. Sellers attempt to protect themselves by organizing credit bureaus to weed out bad risks, and by getting and using strong legal weapons. It behooves the consumer to be equally alert.

CONSUMER CREDIT: ITS GROWTH AND RISKS

Consumer credit grew by leaps and bounds up to World War II. In the twenties, some people justified consumer credit as a means of increasing prosperity and raising the standard of living. After World War II, consumer credit was used by many families in their attempt to catch up with expendi-

tures put off by war conditions. Moralists may shake their heads. They preach the doctrine that people should live within their incomes, and buy only from savings. But the fact remains that consumer credit is being used more and more widely by people in all economic circumstances, from the poorest to the fairly well-to-do with their "revolving credit accounts" in big department stores.

It has been argued that installment selling raises the standard of living by making immediately available to the consumer many things he needs but could not otherwise buy immediately; it permits him to pay for them out of future income. This is undoubtedly true. Whether or not it really improves the standard of living or, if it does, whether the improvement is not accompanied by dangers and evils is a highly controversial matter on which economists are not in agreement. Psychologically speaking, the tremendous growth of installment buying is based upon the insatiability of human wants and the natural desire to "have your cake and eat it too." Of course, that is economically impossible, as the installment buyer who gets in too deeply learns to his distress.

While there is undoubtedly a place for installment buying and other forms of consumer credit in modern society, inherent in the system are many dangers of which the consumer ought to be aware. If you borrow or use installment buying, why not know what you are getting into, and just what you are paying for? Why not get your money's worth in credit as in other things? And why not be fully aware of some of the risks involved?

In the first place there is the danger of using too much credit. Many people buy beyond their needs or their capacity to repay. Second, there is the cost. Interest rates on installment sales vary from 6 per cent to a more likely 12, 15, or 30 per cent. Some rates are much higher. And on illegal small loans the interest rates sometimes reach dizzy heights. Third, there are subsidiary, lesser evils. The debt burden may not be unbearable if the borrower has a fairly definite and assured income and is not likely to be unemployed. But there is the hazard of unemployment in almost any occupation. There are always fluctuations in employment with the business cycle and with the uncertainties of business generally. Since the seller usually has the legal right to take back the goods if payments are not made promptly, a family unable to pay according to the contract may be faced with loss of their purchases. However, goods are not repossessed in more than one-half of one per cent of the cases.

If the consumer is conscious of all these risks and still feels that the credit is necessary, he should obtain it without any feelings of guilt. He is not asking favors. He pays for the service. But he should make up his mind to get it as cheaply and as safely as possible. Most of us shop around when we buy an overcoat or a rug; why shouldn't we also shop around for the cheapest source of money and for a source that is also safe?

LOANS

JUSTIFIED BORROWING. In determining whether or not credit should be sought, it is important to consider both the purpose of the credit and the total debt already existing. Ordinarily, consumer credit is justifiable to meet genuine emergencies, for example, Johnny's appendix operation or Mary's dental work. These ought not to wait even if the family is temporarily without funds. A more difficult case would be that of an unemployed workman who feels that he could get a job as a traveling salesman if he only had an old \$1,000 automobile. Does he mean what he says, or is he only rationalizing? Accumulated bills may constitute an emergency if the refrigerator is likely to be taken by a creditor unless the last few payments on it are made promptly, or if the electricity and water are likely to be turned off owing to accumulated bills. It may be wise to borrow to pay these bills if it is essential for orderly living that the threatened facilities be maintained for the family. In addition, credit may be legitimately used not only to extricate the family from temporary or chronic trouble but for the purchase of certain high-cost commodities, such as refrigerators and automobiles. However, the wise consumer will watch carefully his total obligations to make sure that they do not exceed the reasonable possibility that he will be able to keep the contracts.

In the last analysis, credit cannot take the place of income. It can only alter the time when it is spent. Says one very competent student of this problem,

The consumer-borrower is not like a government; he cannot long live beyond his income. He must pay his debts regularly, or have his credit cut off. Usually, his fault is not that he is a spendthrift but that he keeps his finances a month or two behind the game, and pays dearly for it. A person with the debt habit—one who takes on new high-cost debts as fast as he pays off the old—is an economic fool.¹

SOURCES OF CONSUMER CREDIT. The *cheapest source of credit* other than a charge account, which offers liberal terms owing to the good credit standing of the consumer, is credit based on your own assets; credit that we might paradoxically call "self-credit," that is, the plan of self-financing mentioned on page 217.

Next, if you have property, it is cheapest to borrow on your own collateral—stocks and bonds, equities in insurance policies, savings, bank deposits, or even on jewelry and personal property. A glance at the table on sources for small loans (page 208) will show that loans on insurance policies are relatively low in cost. They should be, because the insurance company takes no risk on the loan and the borrower is, in effect, borrow-

¹ Le Baron R. Foster, *Credit for Consumers* (Pamphlet No. 5, revised; New York: Public Affairs Committee, 1950), p. 12.

ing his own money. The insurance companies commonly charge 6 per cent, but it pays to shop around for a cheaper rate.

Loans in the form of *pledges on property* deposited at *pawnshops* are ordinarily expensive. The costs range from 24 per cent a year in large cities to 60 per cent or even 120 per cent in the South. Although pawnshops will ordinarily lend 60 to 90 per cent of the auction value of a pledge, it is sometimes economically wiser for the individual to sell outright. A person pledging an object should check the interest rate and make certain that enough time is provided for repayment in order to redeem it. He should read a pawn ticket to learn when the pledge may be sold if the loan is not repaid. He should also compare the loan rate with the credit rates available elsewhere. If he pledges property, he cannot be pursued by collectors, his wages cannot be attached, and his only risk is that he may lose his property. It should be clearly understood that the borrower makes no actual promise to repay the loan when he pledges property at a pawnshop.

The pledge loans of *remedial loan societies* are ordinarily larger in amount, the rates lower, and the ethical standards of practice higher than those of pawnshops. Such societies ordinarily limit their profits, and are supervised by a board of trustees primarily interested in the welfare of borrowers.

Those who are unable to get cheaper sources of credit and who can get endorsement, or comakers, for notes should first try the *personal-loan department of commercial banks*. This form of lending has grown enormously in the United States (50 per cent of cash loans in 1952), partly as a result of the large amount of money in the possession of banks for lending, partly because the banks wanted to cut into the profitable business of the industrial or Morris Plan banks, and partly because the commercial banks eventually began to recognize that personal loans were among their responsibilities to the public. The movement seems to have been started by the National City Bank of New York and has spread to over five thousand banks in the United States. Some borrowers may not need comakers, or endorsers, if the lending bank considers the loan an especially good risk.

Nearly as good as the personal-loan departments of commercial banks are the *industrial banks*, such as the Morris Plan banks. In 1910, the Morris Plan industrial banks began making loans to wage earners who were generally refused money by the commercial banks. Ever since, they have performed a great public service in keeping many honest and innocent wage earners out of the hands of unscrupulous loan sharks. Much of their capital is raised locally, some of it from savings accounts. Management is local and adjusted to local needs.

The industrial bank differs from the commercial bank in that it will usually lend a larger amount of money.

Rates at industrial banks range from 12 per cent to 24 per cent depending on the size of the loan. Sometimes, as with other lending organiza-

TEN SOURCES FOR SMALL LOANS

<i>Source of Loan</i>	<i>Usual Cost of \$100 for One Year</i>	<i>Range of Charges (True Rate)</i>	<i>Usual Limits of Amount</i>	<i>Collateral Required</i>	<i>Repayment Method</i>	<i>Purposes Allowed</i>
Commercial bank—small or personal loan department	\$6 to \$12 *	6% to 18% *	\$50 to \$3,000	Unsecured: endorser or signature. Secured: bonds, real estate mortgage, savings passbook, ins. policy	Installment or single payment	Any reasonable purpose
Small loan company	\$13 to \$19.50	18% to 42%, usually 2% to 3% a month on unpaid balance	\$10 to \$300	Signature; chattel mortgage on furniture, car, or personal property	Installment	Any reasonable purpose
Industrial banks and industrial loan associations	\$6 (secured), \$12 to \$24 unsecured	12% to 24%, less if secured	\$10 to \$3,000	Same as commercial bank	Installment	Any reasonable purpose
Credit union †	\$6 to \$12	6% to 12%, usually 1% a month on unpaid balance	\$10 to \$2,000	Credit union share, and same as commercial bank	Installment	Any reasonable purpose
Savings and loan and building and loan associations †	\$4 to \$6	5% to 12%	To 90% of value of shares	Shares in association	Installment	Real estate only
Insurance company	\$5 to \$6	3% to 6%	Loan value of policy	Insurance policy	Installment	Any reasonable purpose

TEN SOURCES FOR SMALL LOANS (*continued*)

<i>Source of Loan</i>	<i>Usual Cost of \$100 for One Year</i>	<i>Range of Charges (True Rate)</i>	<i>Usual Limits of Amount</i>	<i>Collateral Required</i>	<i>Repayment Method</i>	<i>Purposes Allowed</i>
Installment seller and finance company	\$12 to \$20 *	Nothing to 500%, * usually 2% to 3% a month on unpaid balance	\$50 to \$1,500	Chattel mortgage on car or furniture	Installment	Any reasonable purpose
Remedial loan association	\$6 to \$12	6% to 36%, usually 1% to 2% a month on unpaid balance	\$10 to \$100	Pledged property; signature	Installment	Any reasonable purpose
Pawnbrokers	\$24 to \$120	24% to 120%	\$1 to \$100; 60% to 90% of auction value of pledge	Pledged property	Single payment	No questions asked
Illegal lenders	\$200 to \$300 *	42% to 1200%, * usually 240%	\$10 to \$500	Signature; pledged property or chattel mortgage	Installment or single payment	No questions asked

Source: Kathleen A. Johnston, "Buying Consumer Cash Loans," *Journal of Home Economics*, May, 1950, p. 360. Reprinted with permission.

* May charge in addition: investigation and other fees, fines for delinquent payments, costs of legal action.

† Must be a shareholder to borrow.

tions, the true rate is higher than the advertised rates. Several factors raise the rate. One is that the borrower does not get the entire amount of his loan at once. If he is borrowing \$100 for one year and the rate of interest is 8 per cent, he gets only \$92. One month later, he must begin paying back the loan by making a deposit for which interest allowance is ordinarily made. The borrower thus does not have \$100 for a year. He never has more than \$92, and half of that he has paid back within six months. Accordingly, the interest rate is almost always much greater than the advertised rate. However, industrial banks will consider making loans to people who have no collateral or who cannot secure comakers for a note. And that is a great advantage to many people.

Cooperative credit unions are a comparatively cheap source of credit, and a determined effort should be made to see if one is available. Ordinarily, the interest rate is low; and while fines for delinquency are permitted, there are usually no extra fees at the time of making the loan. But the borrower must own at least one share to be a member. And only members can borrow. Credit unions often lend \$50 or less without any security other than the borrower's signature and the pledge of his union shares. Endorsers are commonly required for larger loans. Often fellow workers who are also members of the union pass on the loan.

Personal finance companies, licensed lenders, are permitted under the small-loan laws of most states to lend up to \$500, except California, which allows loans up to \$5,000. The maximum interest rate permitted varies in the different states, but 3 per cent per month (36 per cent a year) is the common maximum rate. This, however, is all inclusive and is known in advance. The model small-loan laws in most states prohibit fines, fees, and extra charges.

A glance at the rates in the loan chart (page 209) will show that *illegal, unlicensed lenders*, who should be avoided at all costs, commonly charge 240 per cent a year; their rates may run as high as 300 to 400 per cent, and they have been known to go to 1,200 per cent a year. In order to run such lenders out of business, experts on consumer credit have tried to impress the American people with the importance of having a workable small-loan law in every state in the Union, and have attempted to educate public opinion to insist that such laws, when passed, should be strictly enforced. But the loan map shows that this protection is not in force in all states. Fortunately, the people in the more populous states of the Northeast tend to have better protection. Only by carefully drawn and enforced laws can families who get in straitened financial circumstances be protected against the unscrupulous, unlicensed lender.

Study of this map will repay the reader. While prudence is necessary when borrowing in any state, the borrower will need to exercise even more pains in those states having no laws, ineffective laws, or largely in-

effective laws. He is safer in states with effective laws. Where does *your* state stand?

If, however, small-loan laws are made too stringent, if the interest rates permitted to small lenders are not high enough to cover the unusual costs of small, personal loans, as compared with ordinary business loans, the unlicensed lender with his very high rate will flourish despite the law. In other words, wherever the law attempts to control conduct in too strict a manner, the result often is that it fails to control it at all.

SOME GENERAL PRINCIPLES FOR THE BORROWER. It may be well to gather together here certain general pointers on obtaining a loan.

1. Assuming that you have no collateral, such as an insurance policy, on which you can get a loan at a minimum rate, and that you must have recourse to a loan agency, make sure that it is a licensed agency. It will display its state license in the office.

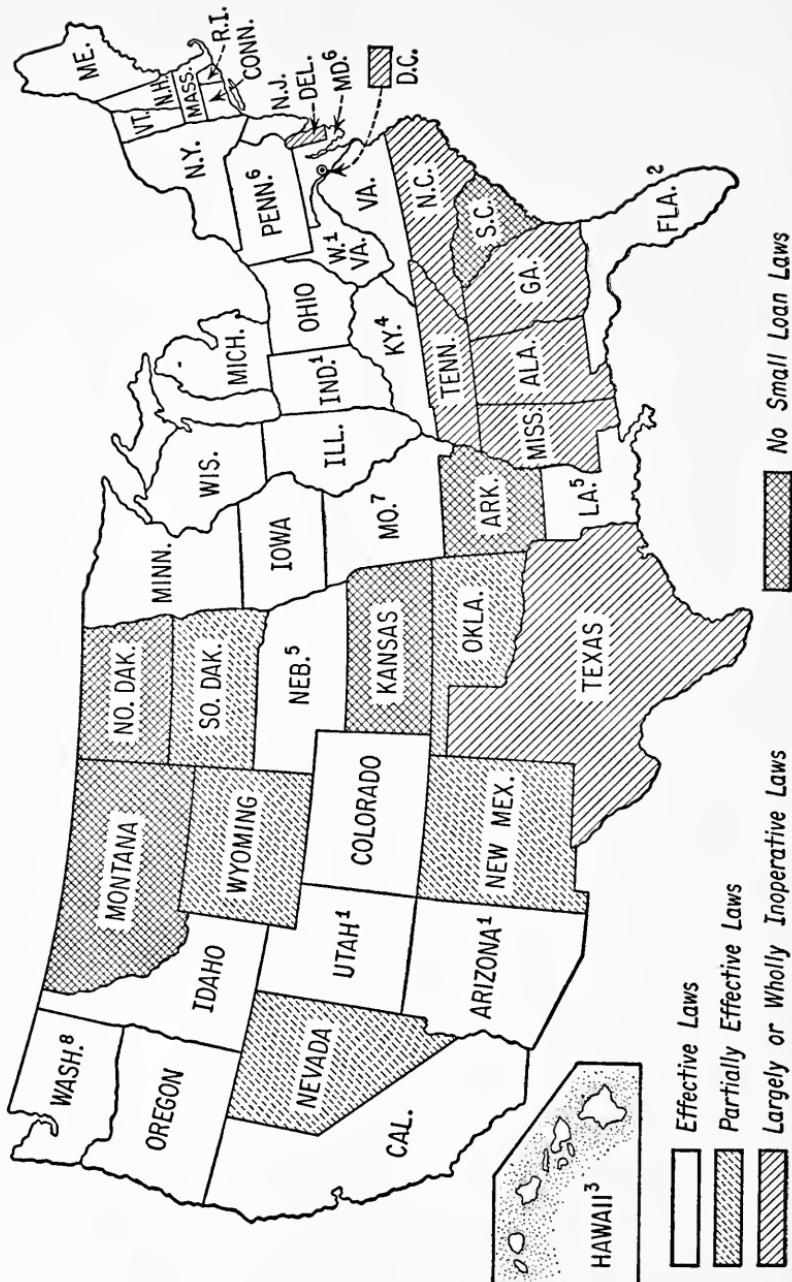
2. Remember that when you are shopping for the loan of money, it is just as necessary for you to exercise due care and to get your money's worth as if you were shopping for commodities. A local welfare society, Better Business Bureau, Junior Chamber of Commerce, or Legal Aid Society in your community may be able to advise you what loan company in your city has the best reputation for low rates and fair dealing.

3. After you have found the agency with which you think you want to do business, call at the office and find out the terms, including especially the cost in *cash* of the loan for the amount and period desired. If it seems too high to you, do not hesitate to say you will "think it over" and walk out. You would do the same if purchasing a commodity. When you are shopping for money, the same rule should hold.

4. While interest rates have been stressed in this account, it is important to realize that privacy, courtesy, the necessity of waiving of endorsers for notes, as well as the collection methods and general reputation for fairness of the company, are important considerations. Remember that these circumstances tend to raise rates: small size of loans, lack of endorsers, and privacy, which prevents investigation of the honesty and capacity to repay of the borrower. Take it for granted that all lenders will exaggerate the lowness of the interest rate. The best way to check the rate is, as we have already indicated, to ask what the total cash payment will be for the loan.

INSTALLMENT BUYING

SOME GENERAL PRINCIPLES FOR THE BUYER. Since installment buying is one of the most commonly used forms of credit, and since it has some pitfalls not characteristic of other small loans, certain important principles should be borne in mind.



Small Loan Map of the United States

1. Arizona, Indiana, Utah and West Virginia. These states tolerate credit insurance sales, apparently without statutory or judicial justification.
2. Florida passed an alternative law in 1949 which is causing confusion. Footnote one above also applies to Florida.
3. Hawaii's law is sound although little business is done under it.
4. In Kentucky, the exemption of loans on the sole security of motor vehicles has aided evasion. The Kentucky Supreme Court sustained a voluntary purchase of credit life insurance.
5. Louisiana amendments in 1952 as to insurance, loans exceeding \$300, and sales financing, and Nebraska amendments in 1953 as to insurance, may result in excessive charges.
6. Maryland and Pennsylvania laws permit charges for property and life insurance but do not authorize commissions to the licensee.
7. The Missouri Consumer Credit Loan Law of 1951 has many USLL features but the maximum rate is too low for the smaller loans.
8. Washington's law permits a minimum charge of \$1 and has encouraged lenders to make small, short-term loans at comparatively high rates.

Source: Wallace P. Mors, *Small Loan Laws* (Cleveland, Ohio: Bureau of Business Research, Western Reserve University, 1953), pp. 16-17.

1. *Buy only what you need.*

2. *Deal with a reputable dealer.* He will be less prone to sharp practices in selling or repossessing goods. However, it is important to remember that many dealers do not keep their installment contracts. Your contract might be sold to a firm whose business is buying installment contracts. You can ask your dealer if your contract will be sold and to whom. You can then check the practices of the firm that will hold your contract.

3. *Read the contract carefully.* The finer the print, the more carefully the contract should be read. Troelstrup points out various rights and obligations found in installment contracts. He lists the following questions for consumers to ask.²

What penalty fees, if any?

To whom do you owe the money?

What repossession rights does the seller or finance company have? What security must you give?

Is there any rebate for payment in less time than the contract requires?

If goods are repossessed, what would be the total cost to get them back?

Do you have the right to fair notice before the goods can be repossessed?

In case of legal costs, would you be responsible for the legal fee?

If the title to the merchandise belongs to the seller, should he insure against fire and theft?

If insured, how is the insurance payment divided?

Do the fine-print terms commit you to dangerous obligations?

4. *Do not sign a contract until all spaces in it have been carefully filled in.* You should not permit yourself to be cajoled by a good-natured, high-pressure salesman into signing any contract on the oral statement of the salesman that it takes a little time to make the interest calculations and that these can just as well be filled in after the contract of conditional sale has been signed. The wise consumer will refuse to sign any such contract.

5. *Find out how much installment credit will cost you.* Installment buying is almost always more expensive than purchasing for cash. No sensible person in the business world is giving credit for nothing. He cannot afford to; he must charge for credit. If he did not, he would be forced out of business, and that is not what businessmen exist for. They exist to stay in business and to make a profit. "Carrying charges" is merely another term for interest. Whatever the words used in advertising, there is almost invariably in the price of the product or in the supplementary charges a charge for delayed payments. That is the general rule, whatever the occasional exception.

The wise buyer will pay no attention to signs stating or implying that there are "no carrying charges." Sometimes the buyer will find that he can

² Arch W. Troelstrup, *Consumer Problems* (New York: McGraw-Hill Book Co., Inc., 1952), p. 337. Copyright, 1952, by McGraw-Hill Book Company, Inc.

get a "special discount" for cash. This is a sure sign that the supposedly cash price is not a cash price at all but one padded on the expectation that credit will ordinarily be asked for. It is sometimes difficult to determine what the true cash price is, except by bargaining or by checking with prices in other stores.

Le Baron R. Foster, in his able pamphlet, *Credit for Consumers*, recommends that the shopper, having determined what he wants to buy, should select the store that will give him the lowest *cash* price. With this as a basis, the wise consumer can then find out what proportion of other quoted prices represents a payment for installment credit. This is the only way he can find out the *true dollar* cost of the credit. He advises the consumer to distinguish between different types of stores and their pricing policies. Store A sells on installments but makes no separate carrying charge. All prices are time prices. Therefore, the customer pays for the credit whether he takes it or not. Store B makes a carrying charge that is insufficient to cover the costs of extending credit. In this store, cash customers pay part of the costs of the credit granted to other customers. Store C quotes a price that is merely a starting point. If the customer buys on time, he pays a carrying charge; if he buys for cash, he is given a special discount. Store D makes a carrying charge that equals or exceeds the cost of granting credit. Store E sells only for cash.

THE PERCENTAGE COST. It is important to find out what the credit will cost in terms of a *percentage* of the unpaid balance. What may seem like a very small charge in terms of dollars and cents may be an exorbitant one from the standpoint of the rate of interest on the *unpaid balance*. ZuTavern and Bullock cite an example to show the difference in paying interest on the unpaid balance and in paying interest on the total price of the article bought.³ They show how an electric refrigerator might be offered for \$120 with payments of only \$10 a month. The rate of interest is said to be 8 per cent, or \$9.60. However, if interest is paid on the unpaid balance only, the total interest should be \$4.38 as shown by the table they worked out. Actually, the quoted rate amounts to more than 16 per cent or twice as much as the 8 per cent claimed by the seller. Their table illustrates how anyone can figure costs on unpaid balances when he knows the price of the article or loan and the rate of interest to be paid. In this instance, the price is \$110 after a \$10 down payment, and the interest rate is 8 per cent per year.

This table is figured by first multiplying \$110 by 8 per cent, which gives the yearly rate of interest. This amounts to \$8.80. When this is divided by twelve, we have the monthly rate of 73 cents. The same is done for the

³ Asa Bushwell Zutavern and Albert Ernest Bullock, *The Consumer Investigates* (New York: The University Publishing Company, 1950), p. 133.

remaining amounts of money owed. This is the method used to figure your interest on a savings account in the bank.

*Balance
due on
contract*

\$110	which you owe for one month,	interest amounts to	\$.73
100	" " " "	" "	.66
90	" " " "	" "	.60
80	" " " "	" "	.53
70	" " " "	" "	.47
60	" " " "	" "	.40
50	" " " "	" "	.33
40	" " " "	" "	.26
30	" " " "	" "	.20
20	" " " "	" "	.13
10	" " " "	" "	.07

Total Interest \$4.38

A person might save a considerable amount of money by asking a dealer to make a contract according to the actual rate of interest advertised. On the other hand, many dealers give figures without indicating the rate of interest charged. But the buyer can figure out what the interest costs are. A simple illustration of the method of calculating the percentage costs is furnished by Foster.

For an example, let us take actual terms quoted in one Lowell, Massachusetts, store. A radio was priced at \$100 cash and \$104 on time. The terms were \$5 down, the balance to be paid in 12 equal monthly payments. According to the dealer, the carrying charge was 4 per cent. For spot cash, however, he would deduct \$10 from the "cash" price. So, in reality it would cost the customer \$14 to pay off a debt of \$85 over a period of 12 months. The debt would be gradually reduced by the installment payments, with the result that the purchaser would receive credit, on the average, equal to about half the starting balance. Dividing 14 by half of 85 gives the annual rate of 33 per cent. As with nearly all percentages quoted by sellers, the 4 per cent rate quoted in this case is far from the true rate.

Now suppose the Lowell customer were also considering a refrigerator, and wanted to know whether it would be more economical to pay cash for the radio and buy the refrigerator on time, or vice versa. In a neighboring store, he could have purchased a refrigerator for \$180 cash (no discount allowed); or \$10 down and the balance plus a \$20 carrying charge, to be paid in 24 monthly installments. The average amount of credit would be roughly half of \$170, or \$85. When 20 is divided by 85 the result is, in round numbers, 24 per cent for two years' credit, or about 12 per cent per year. Installment purchase of the

radio, therefore, would have cost the buyer more than two and one-half times as much per dollar of credit as installment purchase of the refrigerator.⁴

As soon as the consumer calculates the percentage cost of such "easy payments," he soon realizes that the costs frequently are high and that the payments, in this sense, are far from "easy." Rates of 100 per cent a year are not uncommon. This is frequently the charge on automobile tires, for example, paid for in ten or twenty weekly payments. What looks like a 10 per cent charge on an unpaid balance is actually nearer 95 per cent. In an extensive study of installment credit made by a special commission of the Massachusetts legislature, it was found that, in 56 out of 500 cases, the rate was in excess of 100 per cent a year.

It is a good general principle for the consumer to pay down as large a portion of the total sum as possible at the time of purchase and to make the period of contractual payments as short as his income allows. He will thus pay a minimum for credit.

BEATING THE INSTALLMENT GAME. There are four ways to beat the installment game. One is to pay installments to yourself. But not all people can get the necessary cash ahead to follow this plan. If you can, set aside in a savings bank a revolving fund of, say, \$100 to \$500, according to needs for the future purchase of expensive items, for example, an electric refrigerator. Pay cash for the goods purchased. Then pay the installments to yourself in the revolving account in the savings account at the rate of, say, \$10 or \$15 a month. This plan will save the consumer a substantial sum of money in most cases, if he has the will and the resources to follow it out rigidly. It takes careful planning and willingness to sacrifice in advance; but it will be well worth the trouble. This advice is, of course, utopian for the many families who are either more or less permanently in debt or on the margin. But if you are a person of strong character, it may be the best plan for you.

A second way is to borrow on your savings account. Suppose, for instance, that you want \$200 on June 15, and an interest payment will ordinarily be paid by the bank on that sum on July 1 for the preceding six months. It is obviously to your advantage to borrow \$200 for fifteen days from the bank, with the deposit book as security, rather than to withdraw a like amount from the savings account and lose the interest for the entire period of six months.

A third way is to see if the dealer will take your note and get it discounted at the bank so you will have to pay only 6 per cent. If your credit is good, he may be willing to do this.

Credit has a legitimate place when not abused. Lenders and borrowers share the responsibility for the abuses. But your immediate problem is to know how to protect your economic interests and those of your family.

⁴ Foster, *op. cit.*, p. 17.

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CHAPTER SEVENTEEN

GETTING YOUR MONEY'S WORTH

In recent years there has been a tremendous growth of interest in consumers' problems. People not only want to make their incomes go further by getting the best buy for their money, but many socially minded people are taking an increasing interest in the *protection* and *guidance* of consumers in general.

Private citizens do not have enough information about all the products they must buy to select them wisely without the help of unbiased technical advice. And that means advice without commercial taint and without the misdirection of advertising. One man may know automobiles or think he knows them; another may know radios; another, paint for the house; still another, electrical goods for the household. But who knows all these goods and a thousand more? Who knows, for example, what the best and cheapest encyclopedia is to buy for children in high school; or what the lead tolerance is for human beings, knowledge necessary for protection from dangerous sprays on fruits and vegetables; or whether the aspirin tablets of the Cub Aspirin Company are any better than those sold by a mail-order house at one-fourth the price?

Is it generally true that "we get just about what we pay for"? Is it true that often we do not? Is it true that people, when buying an automobile, pay more attention to the paint and the chromium than to whether or not the car is, let us say, economical to operate? Or, again, is it true that people who buy new electric refrigerators pay insufficient attention to the possibility of grave damage to themselves and their family if a poisonous gas, used as a refrigerant, should leak out? Do they pay enough attention to operating costs? If people are not aware of some of these things, can they be educated to protect their interests as consumers? Yes, we believe they can be. Or, does the whole history of advertising show that the education of consumers is hopeless? Emphatically, no!

To be sure, it is a slow, uphill grind to teach the public to protect themselves and to educate them to insist upon getting their money's worth. The

educational campaign meets resistance in the ignorance of consumers quite as much as in the self-interest or greed of advertisers. No matter what level of consumer education we ultimately attain, there will probably always be some economic fools in the world. But even though we can never hope to conquer the entire situation we should not stop doing what we can here and now. It is impossible to protect everybody from making mistakes.

NEED FOR GUIDANCE AND PROTECTION

As already suggested, such a complex array of products is now offered us by our modern productive organization, products that become too difficult for the consumer to test without specialized technical knowledge, that the married couple need expert advice on buying intelligently. Not only are the choices wider but the claims in behalf of specific products have become increasingly confusing. There has been a tremendous growth of deceptive advertising and of some other malpractices. Despite regulations of various types, producers have managed to keep several leaps ahead of consumers in bargaining advantage. In some lines, strong competition has weakened business morality. Pressure to make profits has sometimes lowered ethical standards. And the seller usually knows more about his product in this complex world than the buyer knows. The seller is an expert, the buyer an amateur. As a result, the consumer gets the small end of the stick. The increasing number of brands has made intelligent buying more difficult. There are, according to Consumers' Research, over one million brands of canned goods available to the consumer in the United States. Even if that figure should be an exaggeration, we know the number is so large that intelligent choice is difficult—and that is the point. Moreover, the extraordinary number of sizes of cans—whether originally a result of lack of planning and whether continued because it serves the purposes of some sellers—confuses consumers in their attempts to compare values. Obviously, the consumer cannot test the large variety of canned goods available. Even if he had the facilities, the attempt would be costly and uneconomical. As the consumer becomes educated he is less interested in particular brands of canned goods and more interested in making certain that the goods are government tested for quality, accurately graded, and inspected to see that there is no deception regarding the quantity and quality of contents.

CONSUMERS' RESEARCH AND CONSUMERS UNION

To educate and protect consumers two private organizations have grown up. One, Consumers' Research, started as a small consumers' club in New York state—a group of people who organized themselves to ex-

change and develop their information on matters of interest to consumers. The other organization, an offspring of Consumers' Research, is Consumers Union. The membership of both organizations is steadily expanding. Consumers' Research, known briefly as CR (Washington, New Jersey), and Consumers Union, known briefly as CU (38 East First Street, New York 3, New York), probably have a combined membership of more than a million. Both CR and CU publish, in addition to an annual handbook of information for consumers, monthly reports or bulletins (CU publishes only eleven a year). The annual issue of CR is known as the *Annual Cumulative Bulletin*. This is customarily published in September and is a confidential issue available only to individuals for their personal use and that of their immediate families. This *Annual Cumulative Bulletin* is made available for classroom use when each student subscribes and signs the confidential agreement. The reason for this confidential agreement is legal: a person employed as a technical adviser in a *confidential* relation cannot be sued for libel for offering technical information for which he is paid a fee. A confidential pledge is not required for subscribers to Consumers' Research *Bulletin*, which is issued monthly. For school and college libraries there is a special subscription of nine months.

The CU publications include eleven regular issues of *Consumer Reports* and the annual 384-page *Buying Guide*. The *Reports* is divided into a technical section—reports on products; departments on health, medicine, and consumer economics; and sections dealing with the design of products and with actions of Federal agencies, such as the Federal Trade Commission and the Food and Drug Administration. A special bundle-rate offer is made to teachers who wish to use the *Reports* in their classes.

Both organizations attempt to answer the common questions consumers ask about goods they are most likely to want and need. In more recent times, however, they are both publishing information and ratings on luxury items, such as FM radio-phonograph combinations and expensive cameras.

The *Annual Cumulative Bulletin* of Consumers' Research contains information on the following topics: Foods and Nutrition; Household Appliances, Equipment and Supplies; Textiles and Clothing; Housing, Home Maintenance and Repair; Heating Equipment and Fuel; Cosmetics and Toilet Supplies; Photographic Equipment and Supplies; Radio, Phonograph Players, and Phonograph Records; Medicine and Hygiene; Watches and Clocks; Writing Materials.

The goods reported upon are ordinarily divided into three categories: A. Recommended, B. Intermediate, C. Not Recommended. Frequently price classes (1, 2, 3) are also added; these are the relative price ratings—1 is low and 3 is high. Ratings of quality are entirely independent of price.

The *Buying Guide* of CU lists the following categories of commodities: Food Products; Drugs; Toilet Goods and Cosmetics; Clothing and

Textiles; Household Equipment and Supplies. A miscellaneous section includes such diversified products as Automobiles and Automotive Equipment; Fountain Pens; Sunglasses; Radios and Phonographs; Typewriters; and Garden Seeds.

Following the discussions of standards and performance for a particular product, CU publishes lists of ratings, usually divided into Best Buys, Acceptable, and Not Acceptable. Best Buys should give greater return per dollar, although some products rated Acceptable may be of higher quality. Except where otherwise noted, Not Acceptable is applied to products that are either of very poor quality or potentially harmful.

ATTITUDES TOWARD CONSUMER REPORTS. It takes some time before people acquire the habit of using the reports of CR and CU regularly and effectively. Usually, they first develop a selfish or self-centered interest in consumers' reports; only later do they develop, slowly, as a result of the educational process, a public point of view. This is illustrated by our own experience with students. At the outset, they are primarily interested in saving money in the purchase of electric razors, radios, gasoline and oil, automobiles, and so forth. But perhaps when they are married and have children of their own, they will take more interest in commodities for the whole family. By then they may also see the necessity of developing a civic as well as a personal interest in more accurate labeling and branding, in the development of standards for products, in avoiding food poisoning from sprays on fruits and vegetables. Perhaps they will also take more interest in the social effects of unethical advertising. A public point of view, at least in our culture and perhaps in all cultures, seems to develop much later in the maturation process than personal interest.

It is a good idea to take along one or both handbooks when shopping. You should make it a rule to consult the reports of one or both these organizations before making any major purchase. It will often repay effort to consult the reports before making even a minor purchase, not so much because of possible monetary loss but to avoid getting poor quality. Undoubtedly, it takes some time for the consumer to build up confidence in these reports, based on his own experience. Only when this happens is he likely to spend the time and effort necessary to using the reports before buying.

USE OF REPORTS TO INCREASE REAL INCOME. Will the wise use of the monthly and annual reports of Consumers' Research and Consumers Union lead to substantial savings in expenditures? Undoubtedly, yes! It is our opinion, based on personal experience and the experience of friends and students, that a proper use of these guides can substantially increase real income. Unfortunately, it is not possible, in the present state of knowledge, to estimate the percentage of savings possible. That it is considerable, however, seems to be the experience of a large proportion of the persons who have used these buying guides and by the growing subscrip-

tion lists, despite the boycott of several newspapers and magazines that will not accept the advertising of CR and CU. If the family has a very low income, the savings may be relatively modest. If the family has a substantial income the savings should be much greater.

HINTS FOR BUYING

BUYING FOOD. A family can save money by intelligent shopping. On the other hand, it must sacrifice time. If your family has more time than money, here are a few suggestions that will help lower the food budget and still bring wholesome food into your home.

1. *Shop at cash and carry stores when possible.* Chain stores, because of the advantages of mass buying, can most often offer the lowest prices. Charge-account stores must add the burden of defaulted bills to the price of their goods if they are to stay in business.

2. *Do not shop over the telephone.* See what you are buying. This is particularly important in buying fresh fruits and vegetables. Further, when there is a choice of brands, the clerk is likely to choose on the basis of the largest profits to the store. Finally, there may be sales at the store that are not made known over the phone.

3. *Shop for "leaders."* By "leaders" we mean items offered at reduced prices. At times, the price of a particular article is sold below retail price to bring people into the store. For example, one father discovered that evaporated milk was being used as a "leader" by several stores in his community. Although each store limited the number of cans sold, he was able to visit enough stores to take care of the needs of his six-month-old son until time for weaning. The cost was actually less than the wholesale price.

4. *Read the labels and make comparisons.* This is advised in spite of the fact that our labeling laws are not very enlightening. You can compare weights, for example, rather than rely upon the size of the package, which can be very misleading. You can also compare prices. It is sometimes surprising, but useful, to learn that price is not a sure sign of quality. Check for wet-pack or dry-pack labels (don't pay for unnecessary moisture), sweetened or unsweetened goods, and of course you can look for food recommended by consumers' organizations. When comparisons are impossible at the store, take two brands home for eating comparison. Next time you will have a better basis of judgment.

5. *Buy seasonal foods.* This applies to both fresh fruits and vegetables and canned goods. When it is possible, stock seasonal foods in home freezers and frozen-food lockers. Canned goods can be stored by anyone who has storage space and extra money to buy in bulk. Also, in some stores you get reductions for buying by the case.

6. *If your family does not insist on the very freshest food, day-old*

items are often available at reduced prices. One housewife discovered that day-old doughnuts placed in the freezer were very tasty later on. She always stored several dozen. In this type of shopping, you run the risk of buying spoiled food, and must therefore select carefully.

7. *Consider wholesome but cheaper substitutes.* Dried milk, for example, may adequately serve the purpose of fresh milk in baking and cooking, even though you may not like it as a beverage.

8. *Learn how to buy meats.* Cuts of meat are like seats at a concert—the next seat behind may be nearly as good and cost considerably less. Meats have seasonal prices; buy accordingly. The grade of meat should also be considered. Cheaper grades are likely to be tougher, but proper cooking can do much to tenderize any cut of meat.

BUYING CLOTHING. Buying clothing involves taste, quality, and cost. Sometimes it is possible to make a good buy in terms of all three factors, but not always. Since taste is personal and dictated by style, we will make suggestions concerning quality and cost only. First, we know that cost is not always a reliable indication of quality. For example, Consumers Union reported in 1950 that men's suits priced from \$55 to \$60 were likely to offer the best value for the money, in terms of fabric, tailoring, and trimmings. Cheaper suits were not of such good quality, and more expensive suits were either overpriced or in the luxury class.

Learning how to judge quality is the most important requirement when buying clothing for the family. If one knows how to do this, he can save money in many ways.

1. *Look for seconds.* "Seconds" or "thirds" are items that have defects. Very often these defects are so minor that they are not noticeable and do not impair the service of the article. The search for seconds when buying undergarments is especially profitable because defects are not likely to show, no matter where they are. However, no matter what the item is, it should be carefully examined and rejected if the defect seriously reduces the quality. Some of the better buys in seconds are found in men's shirts and socks. Other items include hosiery, slips, and even dresses. Sometimes a merchant will try to sell items with defects at regular prices. It is the customer's right to protect himself against such tactics.

2. *Buy during off-season sales.* In other words, buy your spring clothes in the summer and your winter clothing in the early spring. Don't wait to buy an umbrella from a street peddler while it is raining.

3. *Check carefully for fit.* Remember that you can usually shorten something but can seldom lengthen it. It is particularly important to allow for growth when buying children's clothes that must serve more than one season. A mother who can sew should also consider the possibilities of re-fitting and remodeling for other members of the family.

4. *Shop at several stores before making up your mind.* Stores are usually trying to outsell each other; give them the opportunity to do so.

5. *Check the labels and guarantees.* Also, find out whether you have the right to return the merchandise. Home inspection sometimes reveals reasons for not wanting a coat or dress. Guarantees will protect you against hidden defects. Labels will tell much about the content of the material and should also give instructions if special care is needed.

6. *Look for sales.* Besides the seasonal sales, which we have already mentioned, there are end-of-the-month sales, sales of soiled or mussed goods, floor-sample sales, introductory sales, last-item sales, and sales of hard-to-sell items, which can be altered at home.

BUYING FURNITURE. Furniture should be bought to fit the particular needs of a family. Since these needs will change with time, so will one's furniture. Sometimes, a family places care of beautiful furniture above convenience and even happiness of individual members of the family. A collector's item will not fare very well in a home with three small children. Families with children need substantial, serviceable furniture; pieces that can be washed and even replaced at reasonable cost. An eighteen-year-old daughter will have a different use for a sofa than a four-year-old.

Since furniture and household items are expensive and used a long time, it is important to give considerable time and study to their purchase. Perhaps reports from the consumers organizations are most beneficial at this time. Price is one thing you can compare, although it should not be the only consideration. When feasible, try out the article to see if it is suitable for your use. For example, it would be foolish to buy a television set without knowing how the reception will be in your home. Be sure, however, that it is a tryout and that you don't sign a sales contract without realizing it.

Some people are convinced they can always find a friend or relative to manage a discount on their purchases. There is really no way of knowing how prevalent discounts are, but there are various business firms that offer genuine discounts to friends and relatives. It doesn't hurt to look around. One should be warned, however, that some discounts may represent nothing more than overcharge in the first place. If bought at discount, an article does not have the protection of return or the regular guarantee. Looking for discounts can be dangerous as well as profitable.

OTHER MEANS OF PROMOTING BETTER BUYING

There are several other steps a person can take to promote more intelligent buying for family needs.

The consumer can demand accurate specifications, descriptions, and labels on the commodities he buys.

He can resolve not to buy products of dishonest or deceptive advertisers or of those who make excessive claims.

He can organize a local consumers' club. By cooperating among them-

selves to protect their interests, consumers can accomplish more than by operating alone. If a local consumers' club is organized, facilities are provided to bring educational speakers before church and civic groups, businessmen's clubs, and other organizations likely to be interested in public affairs. It can interest them in consumer education. Special group memberships at a discount are available in Consumers Union and other such organizations.

The wise buyer can use his influence as a voter to urge the government, either through his vote or more effectively by letters to government officials, to give more consideration to the interests of consumers and less to the interests of special pressure groups. Such protests help. However, they are likely to be generally ineffective until consumers organize politically as a pressure group and make themselves heard.

It is so obvious that it is hardly necessary to point it out that we all need to buy more intelligently if we are to protect our economic standards and promote happy and self-sufficient family life.

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CHAPTER EIGHTEEN

THE BEST INSURANCE BUY

All insurance involves the payment of a small but certain sum, called a premium, to protect against a possible large and uncertain loss or damage in the future. It is a way of shifting risk from the individual to a group. Life insurance is merely the application of this principle to protect those who may have an insurable interest in the continued life of a given person.

INSURANCE NEEDS

The primary purpose of insurance, often forgotten nowadays, is to protect dependents, commonly a wife and children, in case of the premature death of the breadwinner. Life insurance can also be used as a form of investment or savings, or for purposes of speculation. How each family will use insurance should depend upon the needs of the particular family. The basic need for most families will be for the protection of dependents against the premature death of the breadwinner. If there is extra money for investment or speculation, insurance is one of many different plans to be considered.

The amount of insurance you should carry varies with a great many circumstances, but it is primarily based upon the needs of your dependents according to their station in life. The whole matter is complicated and in many cases may call for the advice of an insurance counselor. Among the principles to bear in mind are the need for adequate protection, the necessity, on the other hand, of not being oversold in an attempt to be excessively prudent, and the need for flexibility to meet the shifting demands of dependents at different ages.

There are two ways of computing insurance needs. One is determined by calculating the *present* value of a man's *future* earnings. This is dependent upon his annual net income above expenses and his life expectancy. A man who has attained the age of thirty years has about thirty-five years

of work ahead of him if he retires at sixty-five. If his annual net income, over and above expenses, is \$1,000 a year, the *present* value of his *future* earnings, namely, \$35,000, is approximately \$20,000, assuming a 3.5 per cent rate of interest. How much insurance you should carry depends upon your earning power, the type of policy, whether or not you save *with* your insurance or independently of it, the number of dependents, the level of living to which you are accustomed, and other similar factors.

A second, and perhaps a better way of determining how much insurance you should carry, is to base the amount upon the needs of your dependents and compute the capital sum necessary to produce a given monthly income. However, it will usually be found that the man's earning power is not sufficient to provide the necessary monthly income, in which case, of course, it will have to be scaled down. Harwood and Francis in a pamphlet described later, discuss in some detail the problem of calculating the amount of insurance that should be carried. Those who are interested in that problem would do well to follow their discussion with care. It is rather technical for inclusion here.

Who should carry life insurance? In general, those whose death would cause a loss to others. The breadwinner should be insured heavily enough to protect the family against loss of income. Other members of the family need only enough insurance to cover funeral and burial expenses. Resist salesmen who argue otherwise. As a man gets older, he ordinarily needs less insurance.

LIFE-INSURANCE SELLERS

Because net costs vary so much in equally sound companies, it is important to select a company carefully. The following brief classification will help you to recall the main sources of life insurance as distinct from particular companies. When we have considered these matters, we shall turn to a description of the various types of policies and determine which are the best buys and which are most likely to fulfill the more common needs.

Classification of Sellers of Life-Insurance Policies

A Private profit organizations

1. Stock companies
2. Mutual companies
3. Mixed companies

B Nonprofit organizations

1. Governmental systems
 - a) Federal old age and survivor's insurance

- b) Servicemen's gratuitous indemnity and insurance
- c) State systems of savings-bank life insurance
 - (1) Massachusetts
 - (2) New York
 - (3) Connecticut
- 2. Organizations serving special groups
 - a) Members of lodges and friendly societies
 - b) Ministers of given religious denominations
 - c) College and university teaching staffs

It will be noted that the main basis of the classification rests upon whether or not the organization issuing insurance is founded to make a profit. Most stock companies and mutual insurance companies are run for profit; but the mutual company alleges that it turns back all its profit to the policyholders according to certain equitable principles. That statement should not be accepted uncritically. The mutual company rates are generally higher (that is, "loaded"—a technical name for padded) in the first place. You may or may not get back the extra payment. Refunds are not dividends in any real economic sense. But they sound good and fool many people into thinking they are getting something for nothing.

LIFE-INSURANCE SYSTEMS

SAVINGS-BANK LIFE INSURANCE ("SAVINSURANCE"). The savings-bank life-insurance systems were founded to correct many evils, especially the high cost of industrial insurance. At the time of writing, Massachusetts, Connecticut, and New York are the only three states in the Union to make various types of life-insurance policies available to their residents. Strictly speaking, they are not state systems because the state does not guarantee the insurance. It is guaranteed by good actuarial procedure and a special fund. But it is convenient to refer to the systems as state systems because state legislatures took the initiative to found them and passed legislation enabling the savings banks to set up special departments to carry on such a business.

In Massachusetts the maximum amount issued on any one life is \$25,000, \$1,000 through each of twenty-five different banks. One bank can be the agent for the other banks. In New York state the resident is limited to a policy of \$5,000. A \$3,000 policy is the maximum in Connecticut.

Savings bank insurance, as already indicated, can be purchased only by residents of the state in question, or by those employed within the state. But policies may be retained by policyholders who move elsewhere.

Not only are costs low under "savinsurance," but the other terms are more liberal. Surrender charges under "savinsurance" are usually lower, and the cash values more generous. In great contrast with industrial or

weekly premium insurance, savings-bank insurance policies have a guaranteed cash surrender, paid-up, or extended-term value after premiums have been paid for six months.

One limitation of the "savinsurance" system is that, being over-the-counter insurance, it is not pushed. The private insurance companies hustle for the business, while the savings banks do not. The law prohibits the use of solicitors. In some measure, the banks lack the facilities for pushing business. The banks do some advertising, but in general they wait for customers and depend upon lower cost to bring in business. Accordingly, the growth in state systems has not been as rapid as one might theoretically suppose. It seems unfortunately true that it is necessary, at least in the present state of public education on the subject of insurance, to "sell" insurance to people. Experience shows we cannot depend on them to come for it. Many customers would save money if this were not so. As consumers become educated to their own economic welfare, much of the present selling cost can be saved. The resident of any state that has a state system would do well to investigate the possibilities before insuring with other sources.

INSURANCE WITH SPECIAL GROUPS. College teachers, the ministers of some denominations, and the members of certain lodges and friendly societies are often able to obtain insurance at relatively low rates. But not all such plans are sound. The lower cost arises partly from the fact that the plans are not run primarily for profit, partly from the fact that some organizations of this type enjoy a special endowment to cover overhead costs. Private counselors on life insurance, from the consumers' point of view, advise any person eligible for insurance issued only to special groups to investigate its possibilities thoroughly. Usually such insurance is a good buy.

SERVICEMEN'S GRATUITOUS INDEMNITY AND INSURANCE. Public law, approved on April 25, 1951, authorizes the payment of \$10,000 to the survivors of all persons who died in the armed forces on or after June 27, 1950. This insurance is provided free of charge by the government. After release from the armed forces, the veteran is automatically insured for 120 days. During this time he may apply for the new postservice contract. This contract is issued without medical examination and is a five-year term, level-premium contract. The cost is 22 cents per thousand dollars per month for veterans twenty-one-years old. At age fifty-five, the cost is \$1.75 per thousand dollars of insurance per month.

A serviceman with an already established National Service (World War II) or United States Government (World War I) life-insurance policy on a permanent basis may cash in his policy and still be covered under the new plan. After his release from the army, he may (1) decline further insurance, (2) apply for the new five-year term contract available to the new veteran, (3) reinstate his old policy by paying the required reserve,

or (4) apply for a new National Service ordinary life-insurance policy for \$10,000 at his then attained age.

Veterans recalled to active service for thirty days or more who hold a World War I or World War II policy will have their premiums waived while in service if the policy is straight term insurance. If the insurance policy involves savings, they will pay only that portion of the regular premium that is necessary to maintain the reserve against the policy.

There are special provisions for disabled veterans, which will be explained at any Veterans Administration office or upon written request to the Veterans Administration, Washington 25, D.C.

In regard to any United States Government life insurance, it is not necessary to employ any person or agency to obtain settlement of any claim for insurance benefits you might have. Time and money can be saved by writing direct to the nearest Veterans Administration district office.

Since government insurance is the cheapest form of insurance available, it should be studied and used to the best advantage of the policy-holder.

SOCIAL SECURITY. Approximately ninety per cent of the gainfully employed people of the United States are covered by social security. This insurance protects against death and old age. Following is a summary of facts concerning the social-security program as it is likely to affect most people insured by it. Throughout, it has been assumed that an individual's salary is \$4,200 per year or over. The benefits or deductions do not increase for salaries over \$4,200. The differences involved for individuals receiving less than \$4,200 a year at the present time are very slight. Their payments will be proportionately lower; their benefits will be very slightly, not proportionately, lower. The deductions at present are 2 per cent of the first \$4,200 earned, which is a maximum of \$84 per year. This amount is matched by the employer.

To be eligible to receive benefits or to have your survivors receive benefits, you must have either a fully insured status or a currently insured status. A fully insured status means that you have made payments for at least forty quarters or ten years. If you are covered by the 1950 amendments to the act, a fully insured status means you have made payments for at least half the calendar quarters between January 1, 1951, and the quarter in which death or the attainment of age sixty-five occurs, with six quarters of coverage being the minimum. A "currently insured status" means that you have made payments for six of the thirteen quarters immediately preceding your death.

Currently insured status is a basis for the payment of survivors' benefits only; fully insured status is a basis for payment of either retirement or survivors' benefits. Quarters of coverage for purposes of determining

insured status may have been acquired at any time since January 1, 1937. All members of the armed services in World War II are considered, retroactively, to have earned quarters of coverage equivalent to the length of their service.

Benefits are of two kinds: *retirement benefits* and *survivors' benefits*. Following is a list of the chief types of benefits, together with the maximum amounts payable and the principal conditions attached. All are monthly payments except the lump-sum death payment.

1. Retirement benefit; age 65; fully insured; \$98.50.
2. Wife's benefit; starts when she reaches 65; husband entitled to retirement benefit; \$49.30. (Retired aged couple—\$147.50.)
3. Widow's benefit; starts when she reaches age 65; has not remarried; husband died fully insured; no matter when he died or age of wife at the time; \$73.90. (Note: a wife's benefit of \$49.30 would be converted into a widow's benefit of \$73.90 if the husband of a retired couple died first.)
4. Child's benefit; supporting parent died fully or currently insured; child under 18 and unmarried; \$73.90. (If more than two children survive, the amount for each child is slightly less than \$73.90, and the maximum payable to a family, in any case, is \$200.00.)
5. Mother's benefit; husband died fully or currently insured; has in her case a child, as above; has not remarried; \$73.90. (Note: a family consisting of a widowed mother with two children would receive \$200.00 a month until the elder child is 18; then \$147.80 a month until the younger child is 18; then, providing she has not remarried, the mother will, at age 65, be entitled to widow's benefits as defined in (3) above.)
6. Parent's benefit; employee died fully insured leaving no widow or child (under 18); employee was contributing at least half of his parent's support; starts when parent reaches age 65; \$73.90.
7. Lump-sum death payment; employee died fully or currently insured; \$255.00 is paid to widow (of any age, with or without children), regardless of any other benefits to which she is or will be entitled; if there is no widow the lump-sum is paid to whoever paid the expenses of burial.

The beneficiary is allowed to earn a maximum of \$1,200 a year without losing social-security benefits. One month's allowance is deducted for each \$80 or fraction thereof earned above the \$1,200.

For example, under survivors' benefits, your wife, with two or more children, might be entitled to \$200 per month. But if she earned \$1,201 to \$1,280 in a year, one monthly check of \$200 would be deducted from her social-security benefits. If she earned \$1,281 to \$1,360 in a year, two

monthly checks of \$200 each would be deducted. Obviously, you should plan other insurance or other sources of income, both for the benefit of your survivors and for your own benefit after retirement.

No benefits are paid without application. It is well to check with the field office if there is any reason for believing that any benefits may be payable. The most important times to check are on the sixty-fifth and seventy-fifth birthdays and when a death occurs.

The social-security system has never been viewed as static. It has been constantly under revision. In October, 1954, Congress revised the act so that it includes from six to ten million more workers. The minimum benefits were increased from \$25 per month to \$30, and the maximum benefits were changed from \$168.80 to \$200.00 per month for a family. The cost of the insurance was also increased, since the income base for collection was increased from \$3,600 to \$4,200. The method of computing benefits was liberalized by allowing a wage earner to drop his lowest four income years when computing benefits. Finally, persons covered by social security are allowed to earn more money with fewer penalties.

PRIVATE ORGANIZATIONS. To summarize: you would do well to consider seriously the advisability of insuring with a special group, if you belong to one and if it has sound insurance available at a special rate. Serious consideration should also be given to a savings-bank or Federal system, if they are available in your state. There may be little choice between them and a special group system.

You should next consider a low-cost mutual or private stock company. It is a commonly held opinion that the net cost in a mutual company is lower than that in private stock companies. This is not necessarily true. The alleged reason for the lower cost is that no "dividends" have to be paid to the stockholders in a mutual company; that they are all returned to the policyholders. Of course, the policyholder *hopes* to get back these overpayments in the form of dividends and refunds over the years. But there is no certainty of this. If we would look upon dividends on a life-insurance policy as not real dividends in any genuine economic sense but merely as a refund for overpayments, much of the confusion about them would be dispelled. On the other hand, some extra charges add an additional margin of safety in the event of a decrease in the earnings of the company or a drastic increase in the death rate of its policyholders.

THE BEST COMPANIES

While financial soundness is important, expert private counselors on the purchase of life insurance are agreed that financial stability and low net cost of premiums are closely related in most companies. What companies have the lowest net cost for the same policy at the same age? Before entering upon that question, we need to ask how such marked differences can

exist. How can this be, if the rates are based on the same or nearly the same mortality table?

Differences in the cost of the same policy for the same person at the same time can be traced to a variety of conditions.

1. *Differences in mortality experience.* Companies that select their risks carefully will tend to have low mortality costs; while those having a relatively free and easy system of examining applicants will tend to have higher mortality costs. This may cause appreciable differences in the amount of money paid in claims.

2. *Company expenses.* Overhead varies with the efficiency of management, the age of the company, the expense of getting new business, and so forth. According to William J. Matteson and E. C. Harwood, in 1946 one company had an expense ratio of \$4.43 per \$1,000 of insurance, and another company had a ratio of \$10.07 per \$1,000. The first was a large, old, well-established company worth several billions of dollars. The second company was founded in 1939 and had less than one hundred million dollars of life insurance in force. Agents' commissions for getting business may also vary. For the first company, the ratio of first-year commissions to new premiums was 22.7 per cent in 1946. The ratio for the second company was 70.8 per cent.¹

3. *The investment yield of different companies varies.* Investment yield is one of the most important factors determining the net cost of insurance. Therefore, the quality of a company's investments is important in determining the price of its insurance premiums. However, the rigid rules of investment, required by law, prevent great extremes in the investment policies of the various companies. Still a look at a company's assets and liabilities is recommended if you are going to buy insurance. Almost any agent can provide the record.

Indeed, the factors that influence the cost of life insurance are so varied that the buyer would do well, as a minimum requirement in defending his economic interest, to read very carefully the booklet by Matteson and Harwood, *Life Insurance and Annuities from the Buyer's Point of View*, which may be obtained from the American Institute for Economic Research, Great Barrington, Massachusetts, for one dollar. Use of this booklet will enable a person to choose a company that has achieved a good record for low cost in the past. The booklet lists low-cost companies by type of policy at given ages. It presents several tables showing the payments over twenty years, the cash value at twenty years, and the twenty-year net cost for different types of policies at different ages, based upon a \$1,000 policy in each case. Oddly enough, the ranking of the companies varies somewhat for the different ages and for the different types of policy.

¹ William J. Matteson and E. C. Harwood, *Life Insurance and Annuities from the Buyer's Point of View* (Great Barrington, Massachusetts: American Institute for Economic Research, 1952), p. 45.

Private insurance counselors, such as the consultative service of Consumers Union, may also help a buyer of insurance to plan wisely and save money.

THE MAIN TYPES OF LIFE INSURANCE

It is just as important to know what type of policy is best for your needs as to select a low-cost company.

There are three main types of life insurance: group insurance, industrial insurance, and ordinary insurance. Ordinary life insurance is undoubtedly the oldest type, but we shall consider them in the above order.

GROUP INSURANCE. All types of insurance insure individuals; but the newer form, group insurance, insures a definite proportion of a group, medically unselected, as, for example, the employees of a certain company. Since the premium is based roughly upon the average age of the group, employees whose age is above the average will find the premium rate exceptionally low; and even the younger workers may find the rate advantageous owing to the economy of a group rate and to the employer's subsidy. Thus group insurance makes insurance available to many individuals who otherwise could not afford protection. It also makes it possible for a man who cannot pass a physical examination to acquire some protection for his dependents. At the termination of employment, the employee may convert to a permanent plan without a medical examination if he does it within thirty days. This is a real advantage for older age groups. There is also a provision in many plans that the insurance must be subscribed to within a given period after the commencement of employment. Therefore, anyone starting a new job may find it worth while to investigate group insurance.

Group insurance is regular term insurance; it accumulates no cash value. This, of course, has many advantages, as we will explain later. Usually, it is offered in small amounts of \$5,000 or less and should be considered a supplement to other insurance if other insurance can be paid for and the necessary physical examination can be passed. Sometimes this type of life insurance is incorporated into a larger plan to include medical and hospital expenses of the family.

INDUSTRIAL INSURANCE. Industrial insurance is misnamed. It is not insurance of an industry; it is not even primarily insurance for those engaged in industry. It is life insurance sold mainly to wage earners in small amounts for a premium also collected in small amounts, usually weekly. It is sold to families who feel they cannot afford other insurance. In about 85 per cent of the cases, there is no medical examination. It is easy to see that the mortality rate will be high, thus making it an expensive insurance. If a person keeps such a policy for more than five years, it may have a small surrender value. Most of the people who buy industrial in-

surance probably don't realize they are paying half as much again as they would for an ordinary policy.

The chief weaknesses of industrial insurance are (1) its high cost; (2) the very large proportion of lapses; (3) the uneconomic distribution of policies within the family as shown by the tendency to insure children rather than breadwinners; (4) the overselling of families on more of this type of insurance than it is economical for them to purchase. Unless it is the only insurance possible for a family, it shouldn't be considered, because one gets less insurance for his money than from any other type of policy. Insurance companies can show their interest in the welfare of the family by refusing to push this kind of insurance.

ORDINARY INSURANCE. There are four main types of individual life-insurance policies: (1) term policies, (2) lifetime policies, (3) endowment policies, and (4) special policies. Kelsey and Daniels have described these various types of policies in a pamphlet put out by the Institute of Life Insurance.²

(1) *Term Policy.* A term life insurance policy provides temporary protection. The benefit is payable only if the insured dies within a specified period, or term of years, in very much the same way as a fire insurance policy on the home. The term of the policy is usually one to ten years, although it may be longer. Some companies offer term policies which run to age 60 or 65.

A term policy may be *convertible*; that is, it may grant the privilege of exchanging it, without proving one's insurability, for permanent insurance on the *whole life* or *endowment* plan. This is done upon payment of the higher premium required for the new policy. Sometimes this conversion period is limited to a shorter term of years than that for which the policy is written. For example, a ten-year term policy may permit change to a whole life or endowment policy, without another medical examination or other evidence of insurability, only during the first seven years after the term policy was issued. If the insured plans a change to permanent insurance, he may find it advantageous to make the change as soon as his budget will allow. This is because the premium rate for a new whole life or endowment policy is greater each year, corresponding to the increasing risk of death.

A term policy may contain a *renewal privilege*, which gives the right to renew the policy at the end of the term of years for which the original policy was issued. The renewed term policy will usually be similar to the first one, except that it will call for the higher premium rate for the insured's attained age at the time of change. This renewal privilege is limited to a certain number of renewals or the policy may not be renewed after age 55, 60 or 65. The policy terminates without value at the end of the period following the final renewal.

Since the premium for a term policy pays only the cost of protection during the term of the policy, the policy seldom has any *nonforfeiture* values.

A term policy is frequently used to provide additional insurance protection

² R. Wilfred Kelsey and Arthur C. Daniels, *Handbook of Life Insurance* (rev. ed.; New York: Institute of Life Insurance, 1949).

on a father's life while his children are growing up. During such periods, people usually need maximum insurance protection at a minimum of premium outlay.

Another typical use of a term policy is to guarantee the repayment of the mortgage on the insured's home if he should not live to do so himself. Term insurance is frequently used by corporations to protect themselves against the loss through death of their officers, department managers, research experts, and other key men. . . .

(2) *Lifetime Policies.* There are several policies which provide lifetime insurance protection, with payment of the face value at death of the policy-holder to the beneficiary selected by him.

Lifetime policies and, in fact, all individual policies except term contain *nonforfeiture values*. These values give the policies greater flexibility in meeting changing needs. Under these provisions the insured may borrow money from his life insurance company, using his policy as collateral or he may stop paying premiums and (1) continue the insurance protection on a modified basis or (2) receive a cash settlement for the complete termination of the contract.

Today many people buy lifetime policies for the double purpose of providing life insurance protection while they have dependents, and then discontinuing premium payments in later years and electing to receive a lump sum or an income for life.

Several variations of lifetime policies are available. The differences are mainly in the duration of the premium-paying period. A person may select a policy which calls for the payment of premiums during his remaining lifetime, for a definite number of years, to a certain age, or even in a single sum. The selection should depend upon an estimate of his ability to pay premiums as well as the purpose for which he is buying the policy.

Whole life, sometimes called *straight life* or simply *ordinary life*, has the lowest premium rate of any lifetime policy on the level premium plan. Premiums are payable until death. It is the most widely used and a good all-purpose policy which meets many different needs. . . .

A *limited payment life policy* also provides lifetime protection, but limits the payment of premiums to a period such as 10, 20, or 30 years, or up to a certain age, usually 60, 65, or 85, according to the buyer's choice when he selects the policy. Because the premium-paying period is limited, the premium rate is necessarily higher than for the whole life policy. The higher premium, however, builds higher cash values than are available in the whole life policy. In all other respects, it is similar to the whole life policy.

If a person wants lifetime protection, but wishes to limit premium payments to a definite period of time, such as his best earning years, then a limited payment life plan may be the policy for him to purchase. Since the premium rate is higher than for the whole life policy, this factor will tend to limit the amount of protection he can buy for his family. . . .

(3) *Endowment Policy.* This type of life insurance policy enables a person to accumulate a fund of money which will become available to him on a future date named in the policy (the *maturity date*), or will provide for a payment of the same amount to his beneficiary should he himself not live that long. Because the policy builds up a larger cash value, the premium rate is higher than that of a comparable lifetime policy.

When a person buys an endowment policy, he selects the date on which he wishes to receive the money. This may be at the expiration of a definite number of years, or at a certain age depending upon the purpose of the policy. He can decide to pay premiums until maturity of the policy or over a shorter period.

The endowment policy also contains benefits and privileges (nonforfeiture values) similar to those in the whole life policy. The values will be larger because of higher premium payments.

The endowment policy is designed for those who need not only life insurance protection for dependents but also a definite sum of money or income at some future date to supplement or replace their earnings.

An endowment may be used to meet an obligation such as paying off a mortgage, or to provide a college education for children. Married men who have been able to cover their family needs with other policies buy endowment policies because this plan provides some additional insurance protection for dependents during the endowment period, and also makes possible the accumulation of funds for retirement purposes.

Single persons who have only moderate family obligations use endowment policies as a means of regularly setting aside portions of their earnings for future use as well as to provide insurance protection for members of their families.

People are purchasing endowment policies more and more for the purpose of electing a lifetime income at the end of the endowment period, rather than taking a lump sum at that time. . . .

(4) *Special Policies for Family Protection.* Special policies have been developed to help meet the insurance needs of the head of the family with minor children. The head of such a family needs life insurance protection to provide:

1. Funds to pay off debts and to meet his last sickness and burial expenses.
2. An income which will help provide for the children until they reach maturity.
3. Funds sufficient to allow the widow to at least get readjusted in life, if not sufficient to provide her with a life income.

The first and third needs call for permanent life insurance protection—that is either a whole life or an endowment type policy. The second need, protection for the children, requires only temporary protection—this can be met by a term insurance policy.

The *Family Income Policy* combines these two types of protection. The permanent part is a whole life policy, a limited pay life, or an endowment policy. The temporary part is reducing term insurance which runs for 10, 15, or 20 years from date of purchase—which is called the family period.

Thus a \$10,000 15-year Family Income Policy would consist usually of \$10,000 of whole life insurance plus term insurance running for 15 years starting at about \$13,000 and reducing to nothing at the end of that time. The policy provides that if the head of the family dies during the family protection period, then \$100 will be paid each month (1% of \$10,000) until the end of the term or family period. At that time the \$10,000 of permanent protection

will be paid in a lump sum or may be taken in the form of an income. If the insured outlives the family protection period, he has simply a whole life policy for \$10,000—the term portion having run out. At or near the end of this period, his policy generally provides for a reduction in premium to that of the \$10,000 whole life policy.

ADVANTAGES OF RENEWABLE TERM INSURANCE

For the person interested solely in buying protection for his dependents against his premature death, renewable term insurance is the cheapest insurance he can buy. According to the Institute of Life Insurance, \$100 per year will buy for a man twenty-five years old \$10,800 of term insurance for the next ten years, \$8,100 for the second ten years, \$5,200 for the third ten years, and \$2,900 for the fourth ten years. After forty years, he will be sixty-five years of age and thereafter he will have no insurance nor will his policy have any cash surrender value. He has bought straight protection without any savings involved. The same \$100 will purchase \$4,800 of insurance for life if he buys a straight life-insurance policy. If he buys a limited life-payment policy, he will have \$4,400 worth of insurance if he dies. The purchase of an endowment policy will leave his survivors \$4,000. However, under the terms of these last two policies, at the age of sixty-five, if he survives, he may choose between collecting his savings (surrender value of policy) or maintaining his insurance. Some people may prefer to lower their insurance to save for the future. At this point we are considering insurance only as protection of dependents against premature death.

There are various types of term insurance, as we have already indicated. The cheapest is annually renewable term insurance. Such insurance is renewable as term, without medical examination, at the end of each year, at an increased premium for the greater risk accompanying increased age. Not many companies offer this type of insurance. Next cheapest is term insurance which is renewable at five-, ten-, or twenty-year periods, without medical examination. We constantly say "without medical examination" because as one grows older it is usually more difficult to pass a medical examination, and, if examination is required, a person may lose all possibilities of insurance. If the word "convertible" is added to a term policy, the policy is no longer strictly renewable term insurance. Rather, it will be necessary either to convert the policy into more expensive insurance, such as ordinary life or endowment insurance, after the term expires or to drop the policy. However, if the term is long enough to satisfy your needs, the right to convert to other insurance before the end of the term is an advantage. You can have term as long as you want it and still be eligible for other insurance if circumstances make it desirable.

There are certain other advantages of renewable term insurance.

1. Low cost.
2. Flexibility.
3. Separation of savings from insurance.
4. No policy-loan value. They cannot, therefore, lapse because of borrowing.
5. Risk borne by the company for the entire period. This is true only of term insurance.
6. No contract for compulsory savings that may be impossible to fulfill without economic loss.

We shall now examine each of these advantages in turn.

LOW COST. With reference to low cost there can be no argument. The premium tables will settle the matter. At the age of thirty-five, an ordinary life policy costs approximately twice as much as a renewable term; twenty-payment life, approximately three times as much; and a twenty-year endowment policy, about five times as much. You can thus get more protection for your family by purchasing renewable term insurance than with any other type of contract.

FLEXIBILITY. Flexibility in an insurance program is indispensable, unless you want to invite unnecessary economic loss. The need of protection is ordinarily greater when children are young or in their teens. As they become self-supporting or marry, the need for insurance protection ordinarily declines, especially if the insured has been able to make independent savings.

The flexibility of renewable term insurance might be considered also by young men working their way through college. Some young men find it necessary to supplement their income by borrowing. If so, they will want to protect the creditor against their sudden death. Renewable term insurance is the answer. At the age of most college students it is extremely cheap. Later on, the student may wish to buy ordinary life insurance or, preferably, to add to the amount of his renewable term insurance. Certainly a college student earning his way through school is in no position to buy expensive forms of insurance.

As a man with family responsibilities grows older, and as his insurance needs decline, he will be able to drop a portion of his coverage. As the rate increases with his advance in age, he can reduce the amount. This he will be able to do if he has purchased either annually renewable policies or several regular term policies, which expire at succeeding dates. Another way to achieve the same end is to purchase decreasing term, a policy the face value of which decreases as the insured grows older. Such a modified plan may be desirable for some. The husband may take out ordinary life or whole life insurance for the permanent protection of the family, supplementing such a policy or group of policies with a substantial amount of

term insurance in different policies, terminating at different five-year periods, one of which can be dropped at the end of each five-year period. Thus a married college man in the early thirties with two or three children would probably carry his maximum insurance at that time, the amount decreasing as his savings and investments increase. But this plan is somewhat complicated; it involves perfect foresight of future needs and does not give as much flexibility as the original purchase of annually renewable term insurance. Even the various options under permanent forms of insurance do not give as much flexibility.

SEPARATION OF SAVINGS AND INSURANCE. Flexibility is related to the next advantage of renewable term insurance, namely, the fact that it makes possible the separation of savings from insurance. This is a very important consideration if illness strikes the family or if the breadwinner becomes unemployed. Even if these unfortunate events do not take place, everyone needs extra money at some time in his life. If he has his nest egg in savings outside of insurance, he can use it without disturbing his insurance plans. He will not have to mortgage his insurance policies to obtain a loan at 5 or 6 per cent annually for the use of his own money, if he borrows from the insurance company. Money is much more readily available when deposited in a savings bank or in good negotiable securities than when it can be had only on a policy loan from an insurance company. Loans on insurance policies, because they are small and involve considerable paper work, are rather expensive.

NO LOSS FROM LAPSE OR SURRENDER. If it is impossible to mortgage your policy because it has no loan value and no cash surrender value, as is the case with renewable term, it will be impossible for you to lose your policy by an accumulating interest burden resulting from a loan. This important factor is commonly overlooked. A very large proportion of the policies on which loans are made eventually lapse. The interest burden becomes considerable. Those who hold more expensive types of policy are also liable to another kind of loss that cannot happen to the holder of any type of term insurance. When a policy is dropped or cashed, the company usually charges a fee called a "surrender charge." The laws of some states permit the insurance company to charge as much as 2.5 per cent of the face value of the policy (about \$25 per \$1,000) when the policy is surrendered by the owner. If the policy is dropped within two years, all the reserves are ordinarily claimed. If the policy has been operating for many years, only the maximum legal limit may be withheld.

ENTIRE RISK BORNE BY INSURANCE COMPANY. Another circumstance leads the wise consumer to prefer term insurance, whether regular term or annually renewable term, to any policy possessing an investment feature. With a term policy, the insurance company takes all the risk for the face amount of the policy throughout the entire period that the policy is in force. With ordinary life, limited payment life, or endowment policies, a

certain amount of the insurance might be called "self-insurance." The accumulated reserve is self-insurance. In case of death, the insurance company returns this as a part of the face value of the policy. The risk of the company is not stationary, like the face value of the policy. Its risk is the difference between the face value of the policy and the amount of self-insurance. Suppose, for example, that a person buys a twenty-year endowment policy for \$5,000 at a given age. Let us suppose that after ten years the insurer has paid in \$2,000. If some discount for insurance against risk is allowed for, and some allowance is also made for the cost of doing business, the risk of the insurance company is now only \$3,000 on the \$5,000 face value. If, however, the insurer had bought a twenty-year term policy or an annually renewable term policy, the insurance company would be liable for payment of the full face value of the policy throughout the entire period of the contract. The insurance company would have taken all the risk for all the period and not merely for a portion of it.

NO CONTRACT FOR COMPULSORY SAVINGS. It is a good rule that no person should make a contract for compulsory savings unless he can be certain, in advance of the signing of the contract, of a definitely assured income for many years to come. Since the overwhelming proportion of the American people, the middle classes and the working classes especially, do not have a certain future income, it would seem most unwise for them to undertake such compulsory payments upon penalty of a loss of a substantial portion of their equity in insurance. Would you make a contract with a savings bank to save a substantial sum of money each month, each quarter, or each year, on penalty of losing a certain percentage of your deposits if you failed to live up to your contract? If not, why purchase a life-insurance policy with such a provision?

It has been argued that people have to be compelled to save. Doubtless many do. If you accept this argument and act upon it, be prepared to pay a high price for compelling yourself to save.

There are many advantages for the average middle-class or working-class person in buying renewable term insurance and, for the savings program, in buying United States savings bonds, rather than combining savings and insurance in one high-cost contract with an insurance company. Anyone can instruct the Treasury Department to mail him a notice to buy a bond at stipulated periods. However, the person's failure to buy these bonds would entail no penalty, as would be the case if he failed to pay his insurance premiums regularly. Those who need compulsion to save may think that buying United States savings bonds is better than depositing money in an insured account in a savings bank, because there would be more temptation to withdraw the money than to cash the bonds. This is one of the criticisms that have been brought against the plan of separate savings.

CONSIDERATIONS IN BUYING TERM INSURANCE. If you plan to use

insurance solely to protect your dependents against your premature death, term insurance is the cheapest. In buying term insurance, there are a number of factors to be considered.

1. Be sure the policy is renewable as term insurance. Renewable term insurance can be renewed for a specified number of terms, usually until age sixty or sixty-five.
2. Be sure the policy specifies renewal without medical examination.
3. For most temporary needs, five-year renewable is most flexible if annually renewable term insurance can't be purchased.
4. Plan a policy for a longer period of time than its use is contemplated, thus allowing for emergencies.
5. If you plan other types of insurance for savings or investment, plan your term policies in conjunction with them. This will save money.
6. Seek out a good company. This may take time since only a few of the leading companies still offer renewable term insurance. Matteson and Harwood say in their booklet that they consider the five-year renewable term insurance policy of the Metropolitan Life Insurance Company the best term policy available from the regular life-insurance companies.³

The table on the following page lists the companies that sell one- and five-year renewable convertible term insurance.

We should like to call attention to the life-insurance firm known as Co-operative Life of America (65 East 4th South, Salt Lake City, Utah) because of its pioneering work in separating insurance from savings. Through a special act of the Utah legislature, the company keeps and reports separately its insurance funds and its savings funds. A policyholder can draw on the savings in his policy at any time without losing his insurance. When the policyholder dies, the beneficiary receives both the face value of the policy and the accumulated savings. The company also specializes in five-year term insurance with the right to convert to a whole-life policy at the age of sixty or sixty-five. It sells policies by mail in states in which it has no representatives.

OTHER NEEDS SERVED BY LIFE INSURANCE

Not everyone is interested in protection alone. You may need financial plans for the college education of your children, for protecting mortgages, for providing income during your old age, or even for financial speculation. Life insurance can be fitted into any of these plans. Insurance companies will help you save your money according to almost any plan you may devise. You can buy a paid-up policy for insurance or annuity. You can

³ Matteson and Harwood, *op. cit.*

TERM INSURANCE
RENEWABLE CONVERTIBLE TERM, 1 AND 5 YEARS

The number of years for which the policy may be renewed or the highest age at which it may be renewed is shown in the column headed "Renewable." Also indicated are the inclusive ages of issue.

Company	1 Year		5 Year	
	Renewable	Issued Ages	Renewable	Issued Ages
*Aetna Life	9 Years	16-50	_____	_____
*American Natl.	_____	_____	Age 60	20-55
*Atlantic Life	Age 65	20-54	_____	_____
*Bankers, Neb.	_____	_____	Age 60	15-60
Bankers Nat'l.	Age 55	15-50	_____	_____
Business Men's	_____	_____	Age 60	15-60
*Canada Life	_____	_____	Age 59(a)	15-54
*Capitol Life	_____	_____	Age 59	20-55
*Columbus Mut.	_____	_____	Age 60	16-60
*Companion Life ...	_____	_____	Age 59(b)	20-55
*Confederation	Age 60	20-60	_____	_____
*Continental Am.	_____	_____	Age 64(c)	20-55
*Crown Life, Can. ...	_____	_____	Age 64(d)	20-59
*Domin. Life, Can. ...	Age 64	15-55	_____	_____
*East. Life, N.Y. ...	Age 60	20-55	Age 60	20-55
Farm Bureau, O.	Age 60	20-50	Age 55	20-55
*Federal Life, Ill.	_____	_____	Age 60	15-60
*Fidelity Mutual	_____	_____	Age 60	20-55
*Gen. American	_____	_____	Age 60	20-50
Great Southern	_____	_____	Age 55(m)	20-55
*Great-West (e)	4 Years	21-60	_____	_____
Guarantee Mut.	_____	_____	Age 60	20-55
Life of Georgia	_____	_____	Age 55	20-50
*Life of Virginia ...	14 Years(f)	18-60	_____	_____
*Manhattan Life	Age 65	20-64	_____	_____
*Manufacturers	9 Years	20-60	Age 64(c)	20-60
*Mass. Mutual	_____	_____	Age 64(c)	20-55
Metropolitan	_____	_____	(s)	18-59
*National Fidelity ..	_____	_____	10 Years	20-50
*National Life, Vt. ...	_____	_____	Age 64	20-54
*New Eng. Mut.	_____	_____	Age 60	15-55
*No. Amer., Can.	Age 65	18-60	_____	_____
*Occidental, Cal.	15 Years(d)	16-55	Age 64(d)	16-59
*Ohio National	_____	_____	(g)	18-55
*Pacific Mutual	_____	_____	Age 64(c)	20-54
Pacific National ...	_____	_____	Age 64	15-55

Company	1 Year		5 Year	
	Renewable	Issued Ages	Renewable	Issued Ages
Pan-American	19 Years(h)	15-60	(i)	15-60
†Paul Revere	—	—	Age 64	20-60
*Penn Mutual	15 Yrs.(d, t)	18-64	—	—
*Philadelphia Life ..	25 Years(j)	15-60	Age 64	15-60
Protective	—	—	Age 60	20-55
*Reliance Life	20 Years(k)	20-50	—	—
*Republic Nat'l.	—	—	Age 59	15-54
*Reserve Life	—	—	Age 60	20-60
*Sec. Mut., N.Y.	—	—	Age 64(c)	15-60
*Southland Life	—	—	(m)	20-60
*Southwestern	—	—	(m)	15-65
State Life, Ind.	Age 64(n)	17-55	—	—
*State Mutual	—	—	Age 60	20-55
*Travelers	—	—	Age 65	16-55
Union Labor	—	—	Age 64	18-59
*Union Mutual	—	—	Age 60	20-55
*United Benefit	—	—	(p)	20-55
*United L. & Acc.	—	—	(q)	15-60
*West Coast Life	Age 59	15-55	Age 58(r)	15-58(r)
Western Life	—	—	Age 60	15-55

* Accepts surplus business.

† Surplus accepted through brokerage offices only.

(a) Coverage expires at age 60.

(b) At the end of the 5 year period during which the insured reaches age 59, automatically convertible to Ord. Life.

(c) Any renewal after age 60 expires at age 65.

(d) But not to extend beyond age 65.

(e) Also issues yearly renewable Term ages 21-59; renewable to age 64.

(f) Not beyond age 64.

(g) Renewable to end of last 5 year term commencing before insurable age 61.

(h) Not beyond age 70, but discretionary with Company at time of issue.

(i) Renewable provided coverage does not extend beyond age 70.

(j) Not beyond age 75.

(k) Not beyond age 60.

(m) One renewal period only.

(n) Automatically converts to Ord. Life at age 65.

(p) To the end of the 5 year period during which insured attains age 59.

(q) Renewed as Ord. Life at renewal between ages 61 and 65.

(r) 7 Year Term.

(s) To age 64. May be continued on Whole Life Paid-Up at Age 85 plan upon expiration of term following attainment of age 64.

(t) 20 years if the amount reduces each year to cover a mortgage.

Source: *Who Writes What* (Cincinnati, Ohio: The National Underwriter Company, 1952).

buy insurance when the dollar is cheap and expect to collect when the dollar is worth more. To provide money for future needs, you can combine insurance policies with Federal old-age and survivors insurance, with income from stocks and bonds, or with regular savings. Insurance companies offer a reliable place to invest money at a guaranteed rate of interest. If your family has enough money to consider any or all of these possibilities, life-insurance companies will help you to choose policies that will most adequately serve your purposes.

SOME IMPORTANT PRINCIPLES FOR BUYERS

We may now summarize a few general rules that the buyer of insurance may find useful in his search for the best insurance buy.

1. Resolve at the outset, when purchasing insurance, to get your money's worth. Choose a sound, low-cost company. Realize that the net premiums of equally good companies vary.
2. Decide yourself what you want to buy. Insurance policies offer both protection and savings plans. If it is protection you want, don't buy compulsory savings. If you are looking for a savings plan, find one to fit your particular financial situation.
3. Buy only those policies the nature or form of which you clearly identify and understand. Ask for a sample copy of the contract and read it carefully before signing the application.
4. Keep your insurance program flexible in terms of shifting family responsibilities and needs.
5. If you have doubts about the honesty and reliability of a company, check with your state insurance department. In the event of complaint or dispute, it will see that you receive the protection of the insurance laws of your state.
6. If you are in doubt about passing the physical examination, have a preliminary examination at your own expense. Some impairments of health may be corrected before you take an examination for an insurance company. Not all companies reject for the same reasons or have the same standards.
7. Remember your insurance agent is not a disinterested party. He may earn as much as \$300 for selling you a \$10,000 policy. Most life-insurance agents are honest, reliable persons who will give sound advice if you make clear to them that you know what you want.
8. Your insurance age is usually taken as your nearest birthday.
9. Premiums paid on less than a yearly basis are more expensive.

OTHER KINDS OF INSURANCE

GROUP MEDICAL AND HOSPITAL INSURANCE. Medical and hospital insurance, combined, usually provides payment for most hospital expenses and the doctor's services while a person is in the hospital. Two points should be emphasized in considering medical and hospital insurance contracts. The first is the fact that contracts differ in the amount of money the insurance company will allow for payment of hospital room, operating rooms, blood transfusions, and other hospital expenses. Some contracts cover the cost of all expenses, but many of them have various kinds of restrictions. Read your contract and know exactly what services you can expect without extra charge. The second point to check is how much your contract will pay attending doctors for services. Each contract states specifically the maximum amount the company will pay for setting a fractured bone, a maternity case, and other operations and services. If the doctor's fees are higher than the maximum amount, you must pay the difference. If the fees are lower, the company pays the actual cost.

Some companies provide services to fit the particular needs of different families. For example, an older married couple would have no use for the payment of maternity expenses. A single person doesn't need dependency clauses in his contract to cover the expenses of a spouse and children. Since each service affects the cost of the contract, a person who can find the contract to fit his particular needs, eliminating the services he does not need, is likely to save money.

We have stated that most medical contracts provide cost of medical services only while you are in the hospital. This is important to remember so that you will not expect payment for home visits by the doctor. There are exceptions, however, to this general practice. Some insurance programs advertise that they pay for calls to the doctor's office and for home visits by the doctor. These claims and contracts require careful study. If a medical-insurance policy provides payment for unlimited calls upon the doctor, the premium will be high, for under such a contract, many people will call upon the doctor frequently. Each call costs money, and, as a subscriber to the program, you must help pay for all the calls. If you can afford it and want it, it is worth considering. However, in the end it might cost more than paying the doctor directly and eliminating the cost of insurance administration.

Other policies provide payment for doctors' services outside the hospital, which usually cost ten dollars or more per call. This sounds wonderful until one figures the average cost of a visit by or to the doctor. If the cost seldom exceeds the qualifying amount, the contract is of little value.

Perhaps the best-known medical and hospital insurance plans are the Blue Cross and Blue Shield. Their organization is nationwide, but is administered on a state and regional basis so that they vary according to

local conditions. Subscribers pay according to the actual costs in each locality. Low-cost localities have obvious advantages. The company's nationwide organization is also advantageous; a family can transfer its contract to a new locality without a loss of benefits. For example, it is necessary to belong to most insurance plans for ten months or more before maternity benefits become available. If you lived in New York for a year under the Blue Cross and Blue Shield plan and then moved to California, you would be qualified under the California contract for maternity benefits without another waiting period.

Numerous private insurance companies offer special group contracts for health insurance. They do this for as few as seventy-five people. If you belong to a group that is select in terms of medical risks (little sickness and few accidents), investigation of a group contract through a private insurance agency might save you money or give you special benefits not found in a more general policy. These contracts can be written to fit the specific needs of the group. The disadvantage is that you lose all benefits and must start anew if you leave the group.

Whatever plan you choose, be sure, as with life insurance, to (1) read the contract carefully so that you know what you are buying and how much it costs, and (2) find a program to fit your needs.

AUTOMOBILE INSURANCE. As careful a driver as you may be, you still run the risk of having an automobile accident or having your car stolen. Insurance companies issue two basic types of policies to protect against these risks. The first is known as liability insurance. It insures the owner against legally obligated losses because of bodily injury, sickness, or death resulting from an accident involving his automobile. It also insures him against obligations resulting from injury to and loss of property caused by his vehicle. The amount of insurance you carry against such losses should be decided in terms of your particular needs. For example, the courts of some states are likely to issue larger judgments than the courts of other states. Or a person's work may subject him to more risks because he travels a great deal or his car is used by other people. Such a person will need more liability insurance than others. The standard amount of insurance is a maximum limit of \$5,000 insurance for an individual claim and \$10,000 maximum for all claims involved in one accident. Many people carry higher limits.

The second type of policy insures the owner's car against damage and theft. A car can be insured against almost any type of peril. Usually the contract consists of two separate parts. One part deals with loss by fire, lightning, storm, water, theft, and so forth. This is called comprehensive coverage. Generally speaking, comprehensive coverage is to be recommended. However, companies will insure your car against specific types of loss. The other part of the policy deals with loss by collision or upset. It

can be bought along with comprehensive or omitted from the policy. It is available in four different forms: (1) full coverage, (2) deductible, (3) convertible, and (4) "80-20" insurance. Full coverage provides payment for any damage caused by collision or upset. Deductible insurance provides payment only if the loss is more than the specified deductible amount (\$25, \$50, \$75, or \$100). This type of policy is more economical for people who have relatively few accidents. Convertible insurance requires an initial premium payment of 50 per cent of a full-coverage premium. If no claim against the policy is made, there is no further cost. However, if a claim is presented, the owner of the policy must pay the other 50 per cent of the premium in order to collect. Under "80-20" insurance, the company pays 80 per cent of costs up to \$250 and all costs that exceed this amount. The owner pays up to \$50 of the loss.

The type of insurance you should buy will depend upon your situation. Using pencil and paper to figure the advantages of each kind may save you money. You would be wise to investigate the various companies in terms of their record of promptness and willingness to pay. Also some companies will be more generous than others in estimating losses.

ACCIDENT, FIRE, AND STORM INSURANCE. Families also suffer from other kinds of losses. Insurance plans can help prevent financial disaster when many of these losses occur. Since most other kinds of insurance do not attempt to combine protection, savings, and investment into one policy, as life-insurance contracts have done, one needs to be concerned primarily with the problems of lowest cost for protection and the stability of the company.

Other major types of insurance needed for most families include accident insurance to cover loss of income while disabled, and fire and storm insurance against property damage. If you are interested in the whole field of insurance, we recommend that you read the book by Lucas and Wherry entitled *Insurance: Principles and Coverages*.⁴

Suggestions for Further Reading

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⁴ New York: Rinehart & Company, Inc., 1954.

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CHAPTER NINETEEN

SHOULD WIVES WORK?

No matter how strong the reaction to the changing status of women may be, the fact remains that there are many married women working. In 1950 approximately ten million married women in the United States held jobs outside the home.

WHY MARRIED WOMEN WORK

AMBITION. It is important to realize that ambition is not a sex trait. It is a human trait. It is socially conditioned. Women have it as well as men. Not only in the individual interest but in the social interest, women, married or unmarried, should make the best use of their talents. And our social institutions should be so arranged and our attitudes toward one another so adjusted that society will be able to profit by the talents of all its members, regardless of the sex to which they happen to belong. In so far as the personality of women is permitted to flower; in so far as women are not only permitted but encouraged to put to social use any constructive talents they may have, society gains. That some men of the less competent sort may lose by the competition may be a regrettable loss to them; but the change as a whole represents a net social gain.

Psychologists and sociologists are now agreed that the mental level of women is equivalent to that of men; that in so far as we hold women down occupationally, the community and the nation as a whole lose much, not only in production but in the human satisfactions of the women themselves. On the other hand, women have biological equipment and functions different from those of men; the function of childbearing will always to some degree, at least for married women, interfere with their gainful employment. We should also remember that marriage still represents a division of labor. Care of our children is without doubt the most important function of our society. A community of neglected children is destined to suffer delinquency, mental illness, and general social disorganization. If there must be a choice between adequate care of children and a home that provides

more material comforts because mother is working, we unhesitatingly cast our vote for mother's remaining at home.

EXTRA MONEY AND OTHER SATISFACTIONS. Women work mainly to raise money for support, to maintain family security and income. Another reason they work is that it is human to function. Most of us like to be active. In these days of high standards of living, the spacing of children, and the postponement of childbearing for a few years after marriage, many women find that they do not have enough to do in the average small household or apartment in the early years of marriage. In an effort to keep active and to balance the budget, they seek some useful occupation with monetary reward. Also, women, like all human beings, are gregarious. They like company, social contacts. They often find these in the factory, in the office, or in professional activity, but seem unable to find them in home life. Moreover, unless a woman is engaged in a professional occupation that can be carried on in the home, for example, authorship, the home frequently provides an insufficient outlet for ambition and talent. To be sure, her talent may be used in civic and social leadership, but this rarely provides an income, and many modern women feel pressed to supplement the income of their husbands.

Many college-trained women dislike the routine and drudgery of housework. They prefer to accept whole or part-time employment outside the home and to pay for household services. It leads to a more economical allocation of labor and ability, resulting in net social gain. Unfortunately, some women find it difficult to admit to themselves and to others that they dislike housework. They feel as though they *should* like it. Some women are able to rid themselves of such guilt feelings only with the help of a counselor or psychiatrist. We feel they should be encouraged in their struggle for emancipation.

EFFECTS ON THE FAMILY

CAREER OR "JUST WORK." Whether a wife's work is her career or "just work" directs you and your family life in one of two different, but not necessarily opposite, directions. First of all, careers for women are limited to certain professions and hence certain locations. A girl may seek a career in television or music where she will be readily accepted if she makes the grade. However, to make the career profitable, she will have to live in a large metropolitan area where such artists are hired. This means that she cannot marry an oilman in Texas or a farmer in Kansas. Also, it would probably be foolish for her to marry a man engaged in scholarly research or any other occupation remote from the interests of people who work in the fields of television and music, at least if she hopes that she and her husband will have mutual friends and interests. A man married to a career woman can only consider promotions and offers in an area where

his wife is working. For example, professors sometimes forego advancement and opportunities at schools in rural areas so that their wives can also be professionally active.

The home life of a career girl is often different from that of the wife in a traditional home. The demand upon her time may be four or eight hours a day or more and may not coincide with her husband's working hours. This may mean longer periods of separation from the family and less time to undertake family activities. If she takes the training needed to enter a profession, such as medicine or law, a career girl will postpone marriage. If she doesn't, certainly she will have to postpone having children.

Most families do not face the problems of a career woman. For most women, as for most men, work outside the home is primarily a means to other satisfactions. It may be unexciting and routine. It will create the usual problems and have the usual satisfactions. For the average woman to expect something exotic and alluring because she has become a working wife is to increase the probability of disappointment. Work outside the home may be a pleasurable escape from household duties for some women, but, for most of them, it is only a substitution of one kind of work for another and may add up to two jobs for the woman.

DIVIDING HOUSEHOLD TASKS. Many husbands accept the changing role of women but forget that this change involves a readjustment on their part within the home. As the average woman accepts responsibilities outside of the home, her husband has to accept new responsibilities within the home. Forty hours' work on a job plus housekeeping is usually too much work for a woman. Excessive fatigue, with its accompanying irritability, is a good seedbed for friction. It may even interfere with the sexual adjustment of the couple and perhaps cause serious disharmony. If a married woman is employed full time outside the home, it is highly desirable that her husband share some of the household duties or make plans for their performance by others, as, for example, the hiring of a cleaning woman one or more days a week. Most young married couples share the work instead of hiring someone to do it, either because they prefer to or because they want to spend their money for something else. A good many men know how to do "woman's" work and are not afraid to display their skills. If they didn't learn it at home, army life gave them plenty of opportunity to learn how to make a bed, darn a sock, sew on a button, and peel potatoes. Child care may be more of a mystery to the young man, but this is also likely to be true of many girls. In this area, mutual responsibility can lessen the anxieties caused by lack of experience and can be beneficial to both parents and children. The dividing line between "women's" work and "men's" work is rapidly disappearing, and very few young married couples seem to regret it.

PLANNING AND CARING FOR CHILDREN. Most married people want

children if they can arrange it. Some never seem to be able to arrange it. Therefore, it is good to plan ahead with full understanding of the problems involved. Babies are more expensive if the wife has to give up a job. Income is reduced and expenses increase at the same time. This can be a real blow to the budget. Two possibilities may help soften the impact. One is to have a savings account designed to be used when the baby comes. Part of the savings can be in hospital and medical insurance to pay for the delivery of the baby. The rest should be cash to pay for the other expenses. The second possibility is to have the wife stop work when the husband receives an increase in income. This increase can in part or in whole cover the loss of the wife's salary check.

If you find that you are continually postponing your baby, it might be helpful to remember that there would be few babies born if parents waited until they were absolutely certain that they could afford a baby. Above all, you should not postpone childbearing too long in order to accumulate possessions. Before you know it, you may be too old to bear children. Being a good mother can be as much of a challenge to intelligence and creative instincts as earning money outside of the home.

Unless it is absolutely necessary for her to work, or unless there is a loving grandmother or relative in the home, a wife should plan to spend at least three years at home with her baby. Some authorities say that there is no substitute for a good mother while the child is an infant. When the child is ready for nursery school the mother can consider part-time work. If the child does not go to nursery school, she may rely on a mother's helper at this time. The husband, in the meantime, can't expect a vacation from home duties just because his wife has given up her job. During pregnancy and after the child is born, his services will probably be in demand more than ever. Having a baby is no way for a husband to plan his break from household duties.

OBSTACLES AND DIFFICULTIES. Modern home conveniences, nursery schools, and other institutional aids to the home have made it possible for the wife to have both a career and a home. The difficulties of residential location, sharing household tasks, having babies, and using and allocating the income seem to have solutions for those who will make the effort. Still we have emotional problems in marriage that center around the working wife. One situation that some young married couples face is the husband's desire for more education and training. Military service postpones his education for a number of years. The question of marriage or education after service can be solved if the wife will work while the husband is in school. Since the husband's work is nonproductive in terms of money income, the wife is the breadwinner. If she has the old-fashioned idea that the breadwinner is the boss, there will probably be trouble. On the other hand, the husband may be sensitive about his dependence upon his wife. If he doesn't honestly recognize this feeling, he may try to regain or prove

his independence in subtle and mean little ways. The possibility of the wife's being jealous also arises. After working all day she may expect some attention from her husband. Many people would agree that if he devotes all his time to his books and colleagues she has the right to complain. Yet education does demand more time than the normal salaried job, and spending his time with books is not always the willing choice of the husband. Extreme care and honesty must be exercised in solving problems in this type of marriage. Each family will have to find its own solutions based upon its own honest feelings. It is generally a mistake to try to copy the pattern of life followed by the family living on the other side of the thin-walled veterans' housing units. One wife may be willing to temporarily lose the battle of books versus companionship. Another may want to compromise and stay at school an extra semester or a year.

Other problems arise when the motivation for working outside the home is other than to promote the welfare of the family and all its members. The desire to escape from family responsibility is sometimes hidden behind the desire to work. Men have long used this excuse, but when women do the same, family life is threatened. If outside work is an escape from family life, it is far better to face the basic desire and try to solve the dilemma than to hide the desire behind rationalizations.

Men have long had opportunity to flirt with the women they meet at work. Temptations for extramarital activities are sometimes present. A certain amount of flirtation is usually tolerated by the wife, and in some cases more serious affairs have been excused. The working wife is subject to the same temptations, but often the same tolerance is not shown toward her. The double standard in this area of living seems no more appropriate in modern times than the double standard in any other part of our marriage code. It is not suggested that women accept the code of men; rather, a new code should be developed.

An attitude sometimes held but not always expressed by the wife assumes that the money her husband earns is household money, while her money is to be used for her own personal needs. She speaks of *her* money and *our* money. It is easy to see how her husband could resent this attitude. It means that to her marriage is not a joint affair, and it exposes a certain amount of selfishness. A husband may have created such an attitude by using his pay check as an excuse or a weapon to control the family before the wife started to work. Generally speaking, any arrangement based upon mutual understanding and respect will further marital happiness. Selfishness and hidden motives in money arrangements cause serious problems.

Many people are willing to face the obstacles and difficulties and try to minimize them by making the life of the working wife easier and more inviting. For example, women are now allowed on a limited basis to deduct child-care expenses from their Federal income taxes. In at least one

state, a bill has been introduced to effect such a plan on the state level. Another example is the suggestion that industries provide automatic washers in their plants where women can bring their laundry and have it done while working. As figured out by the School of Home Economics at Ohio State University, this would save at least sixteen working days each year if automatic washers and dryers had been used in the home. If old-style washing facilities had been used by the wife in the home, the factory plan would save about forty-two days of work a year.

Perhaps the most important help for working wives is the provision of facilities for their children while they are at work. An adequate plan would require properly staffed day care and after-school centers, as well as nursery schools, as part of the public-school system. This program has advantages for all families and can be considered in terms of total community organization, which we discuss in Chapter Twenty-Four. During World War II, the need was so acute that the government stepped in to help. Although government support has declined, the need still remains, and is in many cities an acute community problem. Many school social workers are alarmed at the number of children neglected because their mothers are working. In many cases, it seems as if the mother must work in order to provide her children with the basic necessities. Yet, from the point of view of our total society, we must ask ourselves if we can afford to tolerate such sources of delinquency, emotional instability, and similar problems.

Another plan, already being tried in some industries, is for industry to arrange jobs so that women can have part-time work. A survey by the Women's Bureau in Washington (reported in Bulletin 238) found that women and employers in ten different cities approved of part-time jobs.¹ The report contains valuable suggestions for women in search of ways to utilize their talents and to increase the family income without neglecting their husbands and children too much, and with less wear and tear on themselves.

A MARRIED WOMAN'S EARNINGS

JOB EXPENSES AND SATISFACTIONS. Is extra income all profit? The answer is no. There are a number of deductions to be made before the income of an extra pay check can be spent. The Bureau of Internal Revenue demands an increasing share as your income increases. The clothing needs of a working wife are greater than the needs of a wife who stays at home. Nylon stockings are not necessary for housework but they must be in the budget of a working wife. Food bills increase in a number of ways. Often a working couple will eat lunch out. This is more expensive than eating at home. There

¹ *Part-Time Jobs for Women* (Washington: United States Department of Labor, 1951).

will be less time for shopping, with its resulting savings, and less time for cooking, which may make it necessary to buy the more expensive foods that can be prepared quickly. Other expenses may include extra carfare, deductions for social security and insurance, extra contributions to office or community solicitations, and the cost of such services as laundry and clothes pressing, which you might otherwise have been able to perform yourselves.

The increased cost is not a total loss. It is nice to have a larger wardrobe, and it is a pleasure to eat the better cuts of meat. To eliminate some work that is considered drudgery is a psychological gain. The economic pros and cons must be reckoned realistically. Often the profits (not always monetary) will exceed the costs.

Some men maintain that it actually costs money for their wives to work. Francis McFadden gives a case history of his own circumstances. In *Harper's Magazine*, September, 1952, he gives figures to prove his point. The title of the article is "I Can't Afford My Wife's Job." The cost of his wife's job is \$487. There are many answers, however, to his arguments. First of all, his salary is \$12,000 a year, which means that an unusually large amount (in comparison with people who have smaller incomes) is withheld for income tax. Second, maybe the pleasure his wife receives from working is worth \$487, and many people would say that with an income of \$12,000 a year, the pleasure can easily be afforded. The point is this: it is a mistake to calculate only in terms of dollar income if the family relation is the major consideration.

OWNERSHIP AND CONTROL OF EARNINGS. Twelve states (Arizona, California, Idaho, Louisiana, Michigan, Nebraska, Nevada, New Mexico, Oklahoma, Oregon, Texas, and Washington) are under community law, which means that the earnings of husband and wife, living together, are community property. As such, the wife's earnings are under the husband's control except in Idaho, Michigan, Nebraska, Oklahoma, Oregon, and under certain conditions in Nevada.

Twenty-four states (Alabama, Arkansas, Colorado, Connecticut, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maine, Minnesota, Missouri, New Hampshire, New Jersey, North Carolina, Pennsylvania, Rhode Island, South Carolina, Utah, West Virginia, Wisconsin, and Wyoming) have laws that explicitly state that a wife's earnings from a third party for personal services rendered outside of household duties are under her personal control. What she earns cannot be seized for her husband's debts.

Six other states (Delaware, Kentucky, Maryland, Mississippi, Ohio, and Tennessee) have also given a wife the right to her earnings, but not as explicitly as in the twenty-four states mentioned above. The remaining seven states (Massachusetts, Montana, New York, North Dakota, South Dakota, Vermont, and Virginia) rely on presumptions concerning owner-

ship of a wife's earnings in the absence of an agreement. Massachusetts, Montana, and New York presume the wife is entitled to the earnings unless otherwise specified. North Dakota and South Dakota presume the husband to be owner of his wife's earnings.

In this chapter we have ranged from the rights of women to the legal control of a married woman's earnings. We have taken the position that women want to work outside the home and that there is a need for their labor. We admit that there are arguments against both assertions. However, our main concern in this chapter has been to discuss some of the problems involved if a woman decides to work outside the home. It seems deceptively easy for both a husband and wife to work. To the newly married couple, the possibility of two incomes holds promise of many things. For some girls, it is the fulfillment of a goal implied in their college training. They are trained to work in business or a profession and they think it unfair that they cannot enjoy both marriage and work. Sometimes, it is the prospect of the girl's income that makes marriage possible while the husband is slowly climbing the salary ladder. The fulfillment of these and other possibilities seems a valid desire, and there are enough examples of success to encourage others to try this type of marriage arrangement.

For married women with children, the idea of working outside the home can seem just as fascinating and necessary. It may be done for the extra income, to escape from monotony, for personality fulfillment, or other reasons, among which might be support of parents or other members of her family. Again, we feel most of the reasons are valid. However, if the problems created by this new pattern of family living are not faced, disappointments may easily develop. A nation of neglected children does not seem worth the added values derived from the work of mothers with small children. Motherhood is still the number one need of the nation, and we believe it will be worth our efforts to make the rewards of this position commensurate with its responsibilities.

It seems that working wives are here to stay. When the pattern becomes common and is no longer a problem, we will not have to make a special issue of it. When this will happen is difficult to say. A depression may stop the trend temporarily. However, from the long-term point of view, we will probably have wives working out of the home for a long time.

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 CHAPTER TWENTY

PREPARATION FOR PARENTHOOD

Reading about babies is never the same as having them. Nevertheless, it is worth while to look ahead at what is involved in having a baby—for both the mother and the father. Not many years ago, it was taboo to talk about child spacing, conception, labor pains, and delivery. As a result, a lot of false ideas and fears still exist in the minds of people who are faced for the first time with oncoming parenthood. Any suggestion that pregnancy and child bearing are normal and need not be feared is good mental hygiene and a service to the well being of expecting parents.

CHOOSING THE TIME

THE FIRST CHILD. Modern families no longer wait for pregnancy to happen. They choose the season of the year, if not the month, when they want their children to be born. The selection is made in the light of several factors. Normally, a couple will wait a year or more before they change their status from husband and wife to father and mother. This gives them time to adjust to each other. For one thing, sex adjustment alone takes months, and sometimes more than a year. They will also have personality differences to be adjusted. The discovery and meshing of unknown personality characteristics within the new family can occupy the major part of early married life. Then there are financial considerations and housing arrangements. The health of the mother-to-be is a particularly important factor. We strongly recommend that she have a physical examination as soon as the decision to have a child has been made. A good doctor will not only advise her about her health but will also tell her if a Caesarean operation may be necessary and determine the influence of the Rh factor on the baby. He can also give special advice if sterility is suspected. After all the factors have been considered, a couple can select the time within a range of two or three months if no unusual conditions exist. Pregnancy will usually be planned when there is little travel in prospect for the wife. Long trips after

the sixth month of pregnancy are frowned upon by the medical profession. The husband's work schedule may also be important. If he is willing to be of special help when the baby is born, it may be a good idea to schedule the birth at the time of his vacation, during his slack season, or through a holiday period. Needless to say, any impelling reason for wanting a baby right away can easily cancel out most of the considerations we have mentioned.

LATER CHILDREN. It is difficult to make a general statement about the optimum interval between pregnancies because the interval depends upon a large number of medical, economic, and social factors, varying in every case. However, most medical authorities advise an interval of two years as a general rule, to be modified by special circumstances. The world of tomorrow must be built by healthy and sound people, and from this point of view healthy motherhood is of basic and fundamental importance. While childbirth is a normal physiological process, it strains the organism, and the repetition of this strain at too frequent intervals is a hazard for even the most healthy woman and for her children when they are born too close together or beyond the fifth child.

PREGNANCY

NEW VERSUS OLD ATTITUDES. Some attitudes toward pregnancy and childbirth are much more conducive to the welfare of the expectant mother than others. The comment, "It's wonderful that you're going to have a baby. I do hope everything will be all right," which young women often pick up from older mothers and even unmarried women, implies that something may go wrong. Their next comment often deals with the agonies of labor. Such conversations instill unnecessary fear and anxiety about the coming event. Pregnancy involves discomfort and childbirth may be painful. However, it cannot be stressed too much that modern attitudes can do much to offset the discomfort and natural anxieties that accompany the process of prenatal growth and delivery.

Many modern families want to know in detail what is happening. For them, the miracle of producing life is both interesting and inspiring. Several books describe and show pictures of the process.

The old-fashioned tendency for women to isolate themselves during pregnancy is no longer recommended. Unless there is a special medical reason, the activities of a married couple should be curtailed only by the physical limitations of carrying a child. Entertaining friends, going to parties and movies, and all the activities normally enjoyed should be continued. Your doctor might limit your diet and forbid certain household work, such as mopping floors; beyond this, you should continue to live as normally as possible.

The couple who are emotionally prepared for children feel curiosity and excitement about the event. The pregnancy will occupy many of their

thoughts and will undoubtedly enter into many of their conversations. This is healthy, not only from the point of view of enjoying and sharing each other's feelings but from that of helping to dissipate any fears that may arise. It may also be enjoyable to talk to other people about it, if they are not the gloom-spreading type. Such people should be politely told to keep their superstitions to themselves. Conditions surrounding pregnancy today are very different from those of even fifteen years ago. If our attitudes can become as modern as our medical knowledge, the pleasures and satisfactions of pregnancy will greatly compensate for its discomforts. Reading about prenatal care is exciting, and we recommend it.

SIGNS OF PREGNANCY. Once a child is conceived, the physical functioning of the body changes. Ovulation is no longer needed, so the ovaries stop functioning. Cessation of menstruation tells you when this has happened and is therefore one of the first signs of pregnancy. It is not a completely reliable indication, however. Menstruation may cease for a number of other reasons. For instance, psychological hopes for pregnancy may produce the same symptom. The result is called a "false pregnancy."

After two successive menstrual periods have been missed, it is wise to check with the doctor. Often there will be accompanying symptoms, such as sleepiness, nausea, fullness and tenderness of the breasts, tiredness, unusual appetites, and frequent urination. Most doctors adopt a wait-and-see attitude, since there is no particular hurry for diagnosis. Your doctor will give you instructions and medication and tell you to return in a month. If you have a reason for wanting an immediate diagnosis, there are other tests you may request. The "rabbit test" (Friedman's test) is the one most commonly used for hurried diagnosis. In this test a specimen of the woman's urine is injected into a rabbit. Symptoms of pregnancy will appear in the rabbit if the woman is going to have a baby. In the "frog test" an imported African frog is used instead of a rabbit. The frog starts laying eggs from six to twenty-four hours after the injection of a pregnant woman's urine. Both these tests can be made ten days to two weeks after the cessation of menstruation. Another test, still in the experimental stage, is called the Roland test. It would make diagnosis possible through microscopic examination of mucous secretions from the cervix one or two days after delay of menstruation. Dr. Roland reports 99 per cent accuracy in the cases in which it has been used.

BOY OR GIRL, TWINS? There is no way of determining the sex of a child at the time of conception, whatever the claims to the contrary. It is possible, however, to guess at the sex of the baby months after conception because the heart beat of a girl is usually more rapid than that of a boy. Some doctors will guess for you, but they will add that no one can be certain.

The chances of a multiple birth can be reckoned on a statistical basis. The chances for twins are about one in eighty. Multiply eighty by eighty and

you can see how many chances the average couple have for conceiving triplets—less than one in six thousand. The odds against quintuplets are over forty million.

CALCULATING THE BIRTH DATE. Children are born between 260 and 280 days after conception. If you add 266 days to the exact date of conception, you will have the approximate date of confinement. Another method of calculating the approximate date is to subtract three months (go through your calendar backwards) from the month when the wife became pregnant, then add seven days to the date when the last menstrual period began. You may also note the date when the child begins to move within the uterus, add 22 weeks to this date, and again approximate the birth date. If a wife is having a second or subsequent child, add 24 weeks instead of 22. Finally, it should be said that the only way to be certain of the date is to plan a Caesarean birth.

SPECIAL FEELINGS OF THE MOTHER. We have already suggested that the psychological aspects of pregnancy are extremely important. A family without superstitions or undue fears and anxieties will enjoy the changes it brings. The wife, of course, should be the center of attention. She might need special reassurances and considerations. Her figure, which has been a constant source of sex attraction, changes. Often, she wonders if her husband will lose interest in her; if he might not be attracted to someone else. There is nothing abnormal about his attraction to other women at any time, but at this particular time he should continually reassure his wife that his love is more than a physical matter. There should be absolutely no room for suspicion that he is paying attention to someone else. Sexual activity may become more routine, and the wife more passive as the pregnancy advances. This is something a husband should be able to accept. The wife may like the restrictions even less than he. There is also a period just before and just after birth when abstinence is necessary.

The wife may also slacken in her efforts to prepare meals. The taste and smell of food may be more or less nauseating to her. A considerate husband will understand this and accept whatever is placed on the table. He may do even better than this and volunteer to help with meal preparation.

Unexplained tears may also be of concern to the husband and family. A wife may feel depressed for no particular reason and start crying. Both the crying and an understanding husband are helpful. Periods of crying and depression are more likely after birth than before. They may be quite severe and amenable only to time. If they should persist or become unbearable, it would be well to mention them to your doctor, who might recommend psychiatric help.

A small but important item is the fact that your wife may have unusual and peculiar appetites. One woman, for example, had a strong craving for strawberry ice cream. After the doctor approved of almost un-

limited eating of strawberry ice cream, the husband never came home in the evening without a carton. Unfortunately, not everything will be so willingly approved by your doctor. It won't hurt to ask, however.

CHOOSING A PHYSICIAN. Confidence and competence are two very important considerations in choosing your doctor. Competence may be of little value, however, if a woman does not trust her doctor, and confidence can never compensate for lack of skill. Most doctors are competent to deliver a baby, but skill in handling special situations will vary. If you have a family doctor, you will probably want to consult him. If you want an obstetrician, he will probably be willing to recommend several. It sometimes happens that a young married couple may not want to consult the doctor who has served the husband's or wife's family for many years, probably for the simple reason that they want to break away from parental domination. When this happens, parents should realize that the feelings of the mother-to-be are the most important at this time.

There are several ways of finding a competent physician. In many of our metropolitan areas there are marriage counseling agencies. For a modest fee, they will discuss with you the problem of medical referral. Such agencies usually work in close harmony with the physicians of the community and will not make unethical recommendations. In fact, they do not make direct recommendations at all. They will give to you a list of competent doctors from which you can choose. You can also get a list of doctors from your county or city medical association. Calling a good hospital and asking for recommendations is an excellent way of getting a reliable doctor. You may want to compare the various lists before making a final choice. Any agency or organization that recommends but one doctor when several are available is not following the generally recognized professional code.

Your next-door neighbor is not likely to be a reliable judge of a doctor's competence, but she can tell you something about his bedside manner. If this is important to you, she can be helpful. If, however, your neighbor or friend is a nurse, her choice of her own doctor will be based on more than personal whim. At least it might be a good clue. You might also notice to whom the doctors send their wives (or go themselves).

Cost must also be considered. A specialist usually charges about twice as much as a general practitioner. The income group the doctor is serving will also influence the size of his fee. This does not mean that the young married couple living on a modest income cannot afford the best service. Cost does not necessarily indicate competence. Furthermore, a doctor will consider his bill in terms of your income if you will honestly tell him your financial status.

HOSPITAL PLANS. Your doctor will choose the hospital because of his affiliations. He may give you a choice between two. Unless you have other

reasons for the choice, the nearness of the hospitals to your home might be the deciding factor. Choice of a room may be more difficult. Some husbands want to prove their concern and pride by hiring the most expensive type of room. If the budget allows such extravagance, it is a nice gesture. The expense of the room is related to the amount of privacy afforded. The cheaper facilities are in wards containing a dozen or more beds. Unfortunately, wards are frowned upon by some families who actually can't afford to pay more. In reality, such facilities have one definite advantage over complete privacy: they allow for fellowship and sharing of experiences. This, according to some authorities, is wholesome and desirable. Hospital days and nights can seem very long when spent alone. There are also semiprivate rooms containing two or three beds. Whatever you choose, the choice should be made in terms of real desire, needs, and the pocketbook. There will be enough expense without paying for pride and display.

The mother-to-be should have her suitcase packed a few weeks before the calculated date. Premature delivery is a possibility. Necessary items include a robe; two nightgowns; tissues; toilet articles such as powder, lipstick, and cold cream; toothbrush and paste; hairbrush, mirror, and comb; and a pair of slippers. If you like to read or if you enjoy music, slip a few books into your bag (some hospitals have lending libraries) and place a small radio on top. You will not need clothing for the baby until you go home, unless otherwise instructed.

AT THE HOSPITAL

Signs that will advise you that confinement is near are

1. Contractions of the womb, which are commonly called "labor pains." You may have "false pains," which can usually be so diagnosed because they do not increase in frequency and duration. However, it is no disgrace to make a wrong diagnosis. Other women have rushed to the hospital and returned home to wait a little longer.
2. The rupture of the bag of water containing the child. The water will escape through the vagina. If this happens, there can be no doubt about what to do. Go to the hospital at once. Labor may not begin for several hours but you will not be asked to return home.
3. A thick, mucous, bloody discharge from the vagina which doctors call the "show." This will probably be followed by labor pains within a matter of hours. Any of these symptoms is reason enough to put you on the alert and to call your doctor. Incidentally, it is better to have the telephone numbers of the doctor available than to try to memorize them. Excitement can easily affect a reliable memory.

DELIVERY. If you have been able to develop a healthy attitude toward your pregnancy, the chances are that you will find your confinement an adventure rather than an ordeal. Grantley Dick Read (noted for the Read method) claims that suffering and pain are caused by the bad psychological training that we have condemned in the past few pages. He cites fear and tension as responsible for the pain of labor.¹ He has demonstrated that fear and tension are unnecessary attendants at childbirth. Doctors following his method, or a similar one, will spend considerable time teaching you the art of relaxation and acquainting you with the details of childbirth. Anyone can profit by reading his books. Some women cannot respond to the Read method. However, if Read's philosophy and methods should be accepted by more doctors and more skillfully applied, their effect upon women, families, and society might be considerable.

With or without special instructions from your doctor, the hospital staff will make confinement as easy as possible and leave little chance for a serious mishap. You will be greeted by an attendant who will ask a number of questions. Your husband or anyone else with you at the time may answer the questions while the nurses bathe and prepare you for the delivery. The first few hours will probably be spent in your room. When the labor contractions are but a few minutes apart, you will be taken to a labor room which will be near the delivery room. It is possible that you will have been given an analgesic by this time. It is not likely to be the type to induce sleep. This, if necessary, will come in the labor room. When you enter the labor room, you may find a number of other patients there. Their remarks and expressions may be somewhat frightening. Actually, they are likely to be asleep and aroused periodically by the contractions. They are not always aware of what is happening. It is at this time that husbands sometimes feel their greatest anxiety and find it difficult to believe later that their wives remember relatively little. Just before the birth, you will be taken into the delivery room. Your doctor may not appear on the scene until this time. Nevertheless, he will have been in close contact with your progress.

You will see the baby when you are back in your room. Your husband, if he is present, may see you first and announce the details. He is shown the baby soon after it is born.

"ROOMING IN" WITH BABY. A word should be said about rooming in. This is a plan to keep baby and mother together in the same room at the hospital. The room contains all the facilities for care of the baby, and the mother takes over the care as rapidly as is physically possible. She can feed the child, bathe it, and rock and cuddle it. There are many advantages to this plan, although it is more expensive to hospitals. Not all of them are able to provide the facilities, and many doctors still believe that the mother needs all the rest she can get before going home. If you feel the idea is a

¹ Grantley D. Read, *Childbirth without Fear* (New York: Harper & Brothers, 1944).

good one, it certainly won't hurt to inquire about such facilities if you have a choice of hospitals.

AT HOME

Although there is no sign of a return to the practice of having the mother spend weeks in bed, some doctors feel that the three or four days considered sufficient in recent years is too short a stay in the hospital. The possibilities of physical fatigue after six weeks seem to increase when the time spent in the hospital is too short. A stay of five to seven days seems to be more reasonable. Most hospital-insurance plans will pay for a week's stay; why not use your benefits? Of course, some women need more rest than others.

When you are ready to leave the hospital, it will be necessary to dress your child in his own clothing. Often, you will have at home more clothing and equipment than is necessary. It will probably be more economical for you to buy single items rather than a complete layette, for the layettes usually offered contain many unnecessary items. And remember, no matter how nice a salesman may be, he is primarily interested in making sales. A brief, but complete, set of instructions about clothing and infant care can be obtained for fifteen cents from a government publication entitled *Infant Care*.² Some congressmen send a copy to every home with a newborn baby within their district. Any congressman can stand on the platform recommended in the pamphlet.

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² *Infant Care*, Children's Bureau Publication No. 8; Washington: Government Printing Office, 1945.



CHAPTER TWENTY-ONE

STERILITY

Most married people want children, but some, after they have been married for several years, find to their disappointment that they cannot have them, especially not at the exact time when they are wanted. In a great many cases, this disappointment makes both husband and wife unhappy. Perhaps women worry more about it than men, for there is considerable pressure on women, even in these days of birth control, to have a normal family, and it is only natural and proper that they should feel concerned. There is grave danger that people who are infertile will develop feelings of inferiority. Yet a physical limitation in this regard should be no more the subject of self-accusation than visual defects or limited powers of digestion.

NATURE AND EXTENT OF STERILITY

Sterility is barrenness; it is the involuntary inability to produce children after a year or more of normal marital relations. It is the failure of the sperm and ovum either to meet, unite, or develop. Sterility may be absolute or relative. In the former case, there is a complete inability to beget offspring; in the latter, only a partial diminution of the reproductive powers.

Many people think of sterility as a permanent or static condition. This is not so. Fertility fluctuates somewhat, especially in view of the fact that the reproductiveness of a given marriage is measured by the combined fertility of the mates. It sometimes happens that a man or a woman may be sterile in one marriage and fertile in a later one.

Some women may conceive after one or two acts of intercourse; others conceive only with difficulty after a rather prolonged period. Most of us have known cases in which a woman gave birth to her first child after ten, fifteen, or even twenty years of marriage. But it is well to emphasize at the outset that, if a woman does not conceive within six months under conditions of normal coitus (allowance may be made for the first month or two

of marriage when penetration may not be complete), a physician should be consulted. It is better to act early than to wait for years. The causes may become entrenched as time passes, and it is a biologically established fact that the fecundity of women declines as they get older.

The extent of sterility is not exactly known. But it is supposed that from 10 to 15 per cent of married couples are involuntarily childless. While the problem of sterility may not be as pressing in most marriages as the problem of controlling fertility, the figures show that many people are troubled by infertility. The ratio of involuntarily sterile couples to fertile couples is probably no greater now than it ever was. But we are more conscious of the problem.

CAUSES OF STERILITY

MISTAKEN NOTIONS. There are many mistaken notions, superstitions, and mystical explanations connected with the subject of the causes of sterility. Before we go on to discuss the latest scientific medical literature on sterility, it may be well to refute some of these ideas, many of which have come down through the older sex literature and are being perpetuated by some modern writers on sex.

Some women may suppose that they will remain sterile so long as they do not experience the sexual climax, or orgasm. It has never been scientifically established that there is a relation between passionate intercourse and fertility. Yet several writers on sex have helped to spread this fanciful notion.

There is no scientific evidence to support the view that women who experience orgasm are more fertile than those who do not. Not only do many women conceive without ever experiencing orgasm, but some women have been known to become pregnant without penetration by the penis, merely as the result of the semen being deposited outside the hymen on the vulva. Robert L. Dickinson maintained that the idea of a relatively firm organ like the womb opening and closing like a fish's mouth is fantastic. In view of the evidence, he derided "the gospel of popular sex physiology" of the opening and shutting of the mouth of the womb and of the insuck of semen during orgasm. And, as for the relation between fertility and orgasm, Dr. Dickinson found, in his study of a thousand office patients, that there was only a 2 per cent difference in fertility between what he called the "responsive" and the "frigid" (67 versus 65 per cent).¹ Terman's study of happiness among married couples showed many women who had had several children and yet had never, or rarely, experienced orgasm.

Some women have been known to call upon doctors complaining of

¹ Robert L. Dickinson and Louise Stevens Bryant, *Control of Conception* (2d ed.; Baltimore: Williams & Wilkins, 1938), p. 59.

sterility even when male penetration has not taken place. This the physician knows because the hymen is still intact. Such is the state of ignorance on sexual matters that still exists!

There is a widely held error that if a person looks healthy he or she cannot be sterile. Nothing could be further from the truth. Some people who are apparently vigorous are completely sterile. And, on the other hand, frail or poorly nourished people are often very fertile.

THE PROCESS OF FERTILIZATION. In order to understand the causes of sterility, it is necessary to refresh our minds on the manner in which fertilization takes place. The man's ejaculation should contain at least eighty million sperms. Normally, there are about three hundred million in each ejaculation. A large proportion of the sperm cells must possess the proper capacity for movement—they swim like tadpoles by lashing their tails—and most of them must be normal in physical form. They should be deposited at the deep end of the vagina near the opening of the uterus. The sperms must swim up the uterus and into the Fallopian tube where the egg is waiting to be fertilized. The fertilized egg must then make its three or four days' journey through the narrow Fallopian tube to reach the uterus and imbed itself properly in the uterine wall.

Clearly, when no sperms or too few sperms are formed, or when most of them are not of the proper shape, viability, or movement, fertilization cannot take place. Blockage of the sperm ducts may also prevent conception. In the same way, excessive mucus or unhealthy secretions at the opening of the uterus or a blockage in the Fallopian tubes may be a cause of sterility in women. Also, if normal eggs are not produced, or if there is an impairment that prevents the fertilized egg from nesting in the wall of the uterus, pregnancy may be impossible.

COMPARATIVE RESPONSIBILITY OF MEN AND WOMEN. Until recently, it was thought that women were mainly responsible for sterility. We now know that about 40 per cent of the cases are caused by factors associated with the male. This is the figure reported by Dr. Abraham Stone from the records of the Fertility Service of the Margaret Sanger Research Bureau. In a study of over two thousand infertile couples, he found that over 40 per cent of the husbands showed some reproductive deficiency.² In cases of sterility the man should also be examined in order to make sure that he can play his part in reproduction.

COMPLEXITY OF CAUSATION. Most cases of sterility have a combination of causes. Relatively few cases, according to medical experts, have a single cause.

Not many cases of sterility are the result of maldevelopment of the reproductive organs, of injury, or of disease. Infantilism, or underdevelop-

² Abraham Stone, *Infertility* (New York: Planned Parenthood Federation of America, 1952).

ment of the uterus, may be a cause in women, but this is a factor much exaggerated by laymen. Gonorrheal infections used to be a frequent cause of blockages of the canals either in the male or female, which resulted in sterility. With modern means of treating this disease, however, sterility does not often follow venereal infections.

In males, lack of sperms (complete azoospermia) is not so frequent as insufficient quantity or poor quality of sperms. Complete absence of sperms occurs in about 10 per cent of infertile couples. This condition may be caused by undescended testes, by mumps in youth, which may have caused inflammation and blockage of the tubes or even atrophy of the sex glands. Impairment of the quality or quantity of sperms may result from debilitating diseases, glandular impairment, chronic infection or inflammation, as well as by an insufficient vitamin content in the diet. It is supposed that sedentary men, especially those with nerve-wracking occupations and those subjected to long-continued nervous strain, are more than ordinarily likely to become sterile. Also, the habitual use of certain drugs like opium, cocaine, and morphine may cause sterility.

Some of the causes of sterility in women have already been indicated. Blockage of the tubes through gonorrhea or following an induced abortion, the presence of unhealthy cervical mucus, and imbalance or deficiency in certain glands, particularly of the thyroid and pituitary glands, are important causes. Improper diet, ovarian disease, excessive vaginal acidity, or abnormal position of the uterus may also be potential factors. Stout women sometimes have reduced fertility not because obesity in itself causes infertility but because both are produced by a malfunctioning of the endocrine glands.

Improper functioning of the glands of internal secretion may cause infertility in both sexes. The Rh factor may also play a role in sterility. About 85 per cent of white men and women have the Rh factor in their blood and are therefore called Rh positive; 15 per cent lack it and are Rh negative. A difference in the Rh component in the blood, when the husband shows the Rh factor and the wife lacks it, may result in fertility disturbances. Usually, the first pregnancy in a mating of this kind may go through without any difficulty, but subsequent conception may terminate in a miscarriage. Statistical studies show that the differences in Rh factors affect about one in six hundred pregnancies.

The belief that emotional disturbances, such as fears, immaturity, guilt feelings, and lack of desire to be a parent, may play an important part in the failure of the married couple to have children is increasingly accepted today. Psychiatric literature presents case histories of women believed to be incurably sterile who have become pregnant after psychiatric treatment. Since the entire process of reproduction is controlled by a delicate balance of hormones in the body, emotional conflicts can easily upset the balance. For example, fears may lead to involuntary contrac-

tions or spasms of the genital muscles, which could prevent conception.

Our discussion of the causes of sterility has been relatively full because it is necessary to demonstrate their complex nature. It must be recognized that, since the causes are many, complex, often obscure, and poorly understood by modern medical science, the best medical help must be sought. Success in curing sterility will depend upon skill in diagnosis and treatment. There is a great deal of poor diagnosis in sterility work because of the difficulty in understanding the factors that operate to influence it. Treatment of the wrong cause rarely helps.

DIAGNOSIS AND TREATMENT

If, after six months of normal marital exposure, a wife is not pregnant, a married couple should seek medical advice. It is important to realize at the outset that there is no household remedy, no secret procedure, no miraculous operation, no medical panacea for the relief of sterility. For treatment to be effective, competent medical advice should be obtained as early as possible. A mere survey of the numerous and sometimes obscure causes of sterility should impress anyone with the importance of securing the best diagnosis and treatment of the *causes* of sterility. Only when causative factors have been accurately diagnosed and evaluated may intelligent treatment be undertaken.

Once a couple have decided that they want to undergo tests for diagnosis and treatment of sterility, it is well for them to realize that frankness, complete cooperation with the physician, and much patience are necessary. If they consult their family physician first, he will probably refer them to a fertility clinic or to a physician who specializes in this field. A list of fertility services can be found in Appendix B.

RANGE OF TREATMENT. It is not our purpose to consider treatment fully, but only to suggest the range of treatment. No book can replace a physician's abilities in diagnosis and treatment. But the more informed the patient is, the better he or she will be able to cooperate fully and intelligently with the physician. An informed person will also be more likely to seek skilled help and will be less likely to be misled by quackery.

Some cases of sterility yield easily to treatment. Others are very stubborn. Most of them, as a matter of fact, are stubborn. Some may require only brief periods of treatment, especially if the cause is simple. More frequently, treatment requires a great deal of time.

The methods of treatment may vary from surgery or glandular stimulation by administering hormone pills or injections, through change of diet, to simple rules of hygiene or instruction on coital technique. If mucus plugs form at the uterine opening, the condition may be treated with relative ease medically. Frequently, steps have to be taken to increase the number of sperms in the semen of the husband. Surgery or other tech-

niques may be needed to open the Fallopian tubes or to correct a misplaced or misshapen uterus.

Unfortunately, it is not possible to determine in advance whether a woman produces normal eggs. With men, samples of the semen can be placed under a microscope and tested for the number, motility, viability, and morphology (shape) of sperms.

It is, however, possible to test the tubes of women for "patency," that is, to see whether they are open or obstructed. A gas, usually carbon dioxide or oxygen, may be injected under pressure into the uterus. If the tubes are open, the gas will bubble out at the ovarian ends of the tubes. The physician will be able to hear the bubbling by listening on the abdomen. Also, the pressure of the gas will fall on his indicator. If the tubes are blocked, the pressure indicator will show a rise. If the physician finds resistance when testing the tubes in this manner, he may increase the pressure in an effort to free the tubes. Instead of gas, an opaque liquid may be injected into the uterus and tubes. The physician can then examine the condition of the tubes under a fluoroscope or he can take an X-ray picture.

Nicking a tough hymen or treating vaginismus (a nervous spasm that makes all the female parts contract as the man is about to enter) is necessary in a few cases.

In some cases, it has been found helpful to adjust the coital technique. If before intercourse the woman will place a pillow under her buttocks so as to raise them and change the angle of penetration, a pool of semen will be formed at the deep end of the vagina, and the neck of the uterus may be bathed in it. After ejaculation, the woman closes her thighs and remains flat on her back for about an hour. Sperms may thus have a better opportunity to swim into the uterus and up the tubes. Dr. Dickinson and other physicians have recommended this technique as helpful in some cases.

Some women who have difficulty in conceiving also find it advisable to concentrate the frequency of intercourse around the midperiod of the menstrual cycle. Ovulation probably occurs about fifteen days before the next menstrual flow, and intercourse should therefore take place around that time of the cycle. This method will be most useful for women with a regular menstrual cycle. As the number of sperms in each ejaculation will be very much reduced if intercourse takes place too frequently, it may be advisable to concentrate sexual relations on the probable day of ovulation and the few days preceding and following it. On the day of ovulation it may be helpful to have coitus twice.

Finally, the doctor may undertake surgery or glandular therapy, but only after careful tests have been made to determine whether these are called for. Thyroid may be administered, or a gland extract may be administered to either the male or female or both. A diet high in vitamins

may be tried. In some instances, psychological counseling or psychotherapy will be recommended. But any treatment that is undertaken should be prescribed and supervised by a competent physician and by him alone. Quack medicines and quack procedures certainly can do no good; they may cost a great deal in the long run, and may even do some harm.

SUCCESS OF TREATMENT. What are the possible chances of success? A woman may ask, "After I have taken all sorts of tests, after I have faithfully followed the doctor's advice and prescriptions, what are my chances of becoming pregnant?" The chances of success depend, of course, to a large extent upon the causes. As we have said, some are relatively easily removed. Others are extraordinarily stubborn. Ordinarily, the likelihood of cure is greater if there are only a few causes restricted to one sexual partner. Infertile combinations are usually obstinate in yielding to treatment, and the chance of cure is reduced. *All told, from 30 to 35 per cent of cases may expect cure, if the patient receives the best diagnosis and treatment.* If the grossly incurable cases are eliminated, good persistent treatment may cure half the cases. A couple must face the fact at the very outset that diagnosis and treatment are apt to be a long-drawn-out and expensive process and that even then not all can hope for relief.

SOME GOOD GENERAL RULES. It may be helpful to summarize here in condensed form certain general principles, already mentioned, that a couple in need of medical help might well bear in mind.

1. *Seek treatment early.* If marital relations have been normal for six months and no pregnancy has resulted, consult your physician. It is better to consult him early rather than to wait three to five years. With postponement, some of the causes may entrench themselves. When early treatment is sought, the youth of the patient is usually a favorable factor. Medical specialists hold that age is not an important handicap in relieving sterility until after the age of 38 in women and somewhat later in men.

2. *Remember that the man, too, should be examined.* It is hardly short of malpractice to perform an operation on the woman to relieve blockage of the tubes or to straighten out the neck of the uterus before the physician makes certain that the man's sperms are normal.

3. *Get the best diagnosis and treatment possible!*

4. *Be patient!* Do not expect the causes of sterility to be immediately relieved. In some cases, there may be quick relief; in others it may take years before there are any results.

If treatment is unsuccessful the situation is not hopeless.

OTHER SOLUTIONS

If science cannot relieve their sterility, women especially are apt to become nervous, upset, or even obsessed with their own inadequacy. They may become morose, embittered, or jealous of relatives and friends with

children. They worry excessively at a time when a calm attitude might place them in a state receptive to fertility. Instead of worrying, they should try to profit by some of the simple rules of mental hygiene, keep themselves in good physical condition, and cultivate a serene attitude toward life.

SUBLIMATION AND SOCIAL USEFULNESS. Childless women may cultivate serenity by a sublimation of their maternal impulses. There are many children in this world who need mothering. It is hardly necessary to go beyond the immediate neighborhood to find them. There is much good hospital and charitable work to be done to aid children.

It takes all kinds of people to make a world, and different women have different functions. Most of them find their service to society in caring for their husbands and their children; others follow a career, and contribute either to the advance of science and art or to industrial and commercial productivity. If they make themselves socially useful, childless women ought not to feel that their lives are empty. If any pronounced mental maladjustment results from involuntary childlessness, it may be advisable to consult a psychiatrist or attend one of the mental-hygiene clinics that can be found in almost any part of the country.

Also, the avenue of adoption is open. Adoption is discussed in detail in the next chapter.

ARTIFICIAL IMPREGNATION. The subject of artificial impregnation has received some attention in the press and in periodicals as one way of treating sterility. The newspapers have referred to it as "test-tube babies" or "substitute fathers." Artificial impregnation, or artificial insemination, as it is sometimes called, is impregnation of the female by syringing into the vaginal tract or into the uterus healthy male sperms, either of the husband or of a donor. While artificial impregnation is being used more and more widely, it is useful mainly in the instance of the biological failure of the man. It is much less liable to work if the woman manifests factors contributing to sterility.

If a donor is used, certain legal and social difficulties immediately become apparent. Will the child be legitimate? Until there have been more definite court decisions, the matter is uncertain. Formal adoption would assure legitimacy, but it would publicize what the couple prefer to keep private. The name of the recipient should be kept secret from the donor, so that he cannot make claims on the child later on. Nor should the recipient know the identity of the donor. It is imperative that identities be withheld.

The donor should preferably be of the same physical type as the husband for whom he substitutes. Certainly he should possess good health and good genetic constitution. When artificial insemination has been successful, it is generally recommended that prenatal care be given the pregnant woman by another physician, who, not knowing the circumstances, will, as a matter of course, insert the name of the husband as father on the birth certificate.

The physician undertaking the artificial impregnation will usually insist that certain legal papers be signed by both the woman and her husband, declaring, among other things, that their approval is given to the artificial insemination. The papers must also authorize the physician to select a donor.

Success with artificial impregnation is not certain. Ordinarily, from three to ten trials are necessary to impregnate a woman, and these must be made on the right days, that is, in the middle of the menstrual cycle. The fact that several attempts are required discourages some women. The technique is a careful but simple one. It does, however, call for the skill of a gynecologist.

PREVENTION OF STERILITY

There are a number of measures that families and communities can take to prevent sterility and lessen the problem of involuntary childlessness. Basic is a sound sex-education program. Stone and Himes report a recent study of three hundred successful results in cases of infertile couples in which about one-third of the "cures" could be ascribed to psychotherapeutic measures rather than to any organic treatment of the condition.³ If all the fears, anxieties, and guilt feelings, which were undoubtedly involved in these cases, had been prevented by sound sex education, the problem might not have existed. Another preventive measure is a sound program for the control of venereal diseases. Other suggestions for a prevention program include (1) early marriage; (2) early childbearing; (3) prevention of induced abortions; (4) premarital examinations and counseling; (5) adequate medical research and training; and (6) early and competent medical attention.

Suggestions for Further Reading

Farris, Edmond J., *Human Fertility and Problems of the Male*. White Plains, New York: The Author's Press, Inc., 1950.

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Hamblen, E. C., *Facts for the Childless Couples*. Springfield, Illinois: Charles C. Thomas, Publisher, 1950.

Portnoy, Louis, and Jules Saltman, *Fertility in Marriage*. New York: Farrar, Straus & Young, Inc., 1950. Also a Signet Book.

Rommer, J. J., *Sterility: Its Cause and Its Treatment*. Springfield, Illinois: Charles C. Thomas, Publisher, 1952.

³ Abraham Stone and Norman E. Himes, *Planned Parenthood* (New York: The Viking Press, Inc., 1951).



CHAPTER TWENTY-TWO

SHALL WE ADOPT A CHILD?

The custom of adopting children is potentially a rich source for happiness. For a number of reasons, thousands of couples wish to adopt a child. And, although there are not enough babies to go around, there are many in need of loving and understanding parents. When, through the proper channels, we match needy children with couples who wish to become parents by adoption, we have done a great service to the family and to society.

The tragic aspect of this custom is seen when the proper procedures are not followed. Uninformed couples, stirred by hearsay and sensational accounts, have become victims of the black market in babies. As a result, many willing and hopeful couples have found themselves the adoptive parents of abnormal, and even diseased, children who are not capable of enjoying the benefits that could be theirs. Also, in many cases, healthy babies have been placed in homes unsuited to their particular needs.

It is most important that those who want to adopt a child inform themselves on the relevant facts and issues. The step is too momentous to be taken lightly, with partial knowledge, with a poor comprehension of motives, and without a knowledge of the selection standards.

When a couple discuss the possibilities of adopting a baby, they should consider many things before making the final decision. First of all, they should be sure that it is unwise or impossible to have children of their own. If their problem is infertility, they should carefully consider all the facts presented in the preceding chapter.

Sometimes the statement is heard, uttered half-jokingly and half-seriously, "If you want a natural child of your own, adopt one." There is a lot of truth in this statement. Ruth Carson tells us that "it is a common thing for a couple's own children to come after an adoption has been completed."¹ She goes on to say that this very fact makes placement agencies

¹ Ruth Carson, *So You Want to Adopt a Baby* (Pamphlet No. 173; New York: Public Affairs Committee, 1951). This pamphlet can be obtained for twenty-five cents from Public Affairs Pamphlets, 22 East 38th Street, New York 16, New York.

wonder and worry. Why didn't the couple have children before? Experienced workers in this field know that fear and tension can prevent conception as effectively as physical factors. Fear of parenthood, deep resentment against children, or other negative feelings may block parenthood. Adopting a child is not the proper way to overcome these feelings; too many risks are involved. If the adoption doesn't relax the fears and lessen the tensions, the child may suffer from them.

Since recognition of these fears is often all that is needed to dispel them, it is better to try to solve the problem with a good counselor than to resort to adoption. Ruth Carson reports on the work of Dr. Abraham Stone at the Margaret Sanger Research Bureau. Groups of six or eight infertile couples met for discussions and lectures with doctors about fertility and the psychological factors involved. About a third of two hundred women contacted after the group meetings had become pregnant without further treatment.

Another point to consider before going to an adoption agency is whether or not you can gracefully accept disappointment. Even though you may qualify for a child, there may not be a child available for you.

REASONS FOR ADOPTING CHILDREN

The motives for adoption vary, and they should be clearly understood by an adopting couple. Some parents want to make their home lives more complete. Perhaps they have lost by death an only child. They may look for a child that resembles it in personality and they may be disappointed. Or, if they find one, they may make unfortunate comparisons between the two. Other parents want companionship for a child or children already in the family. Still others are unwise enough to look upon adoption as a panacea for holding a mate of wandering impulses. Some couples want a child to mold after their own "distinguished image."

Many women with strong maternal impulses want to adopt children because ill-health, not necessarily sterility, has made it difficult or dangerous for them to have children of their own. One woman, for example, wanted a child so much that she was willing to undergo all sorts of hardships during pregnancy to achieve her aim. But one pregnancy resulted in a miscarriage, another in convulsions in which the baby died, and the third in still another miscarriage when the mother almost lost her life. Since the doctor advised against further pregnancies because of the danger to the mother's life, and the mother felt she had to have a child, adoption was her way out, and a happy way out it was for her. Some neurotic symptoms that had appeared after her last miscarriage gave way to joy and a new desire to live, because her maternal urge was satisfied by the adopted child.

Women sometimes develop other conditions that may make child-

bearing inadvisable, such as a severe illness after marriage. The wife may develop tuberculosis, an uncompensated heart disorder, or some other impairment that would lead her physician to advise against pregnancy. In such cases, adoption may be the way out if there is a strong urge for children and if child care would not seriously aggravate any illness the mother may still have. Adoption may be a reasonable desire, especially if the disease is not infectious.

There may also be a strong eugenic motive for adoption. Some couples may feel that they should not have children of their own because of some hereditary taint in the family. Close relatives may have several feeble-minded children. In such cases, the couple may prefer to take a chance on adopted children rather than have children of their own.

QUALITIES REQUIRED IN ADOPTIVE PARENTS

Whatever the motives for adoption, parents should explore them objectively in order to make sure that the desire is real and that they are fitted for parenthood. They should not have ulterior or questionable motives. It is particularly important that a child should not be adopted in an attempt to hold together a home about to break up.

Every child needs two parents working in harmony for his good. If the couple is unable to react to each other on an adult level of sportsmanship and loyalty, they will be unable to act together in the crises that demand a united front of authority or of unselfish devotion. Parenthood is no more a panacea for a disappointing marriage than marriage is a cure for a personality at war with itself. . . .²

A desire to smother a child with affection is not enough. There must be real understanding of, and a desire to promote its developmental needs, physical and mental. Parents should be able to provide a healthy, harmonious home atmosphere and emotional security. A home, for example, in which there is much discord or pronounced jealousy, is not a suitable place for a child, whether it be natural or adopted.

Lee and Evelyn Brooks have raised a series of questions that adoptive parents ought to ask themselves.

Adoption should be seriously considered only after certain searching questions are answered. Will my motives stand the test? Is adoption something more than a passing whim? Am I capable of warm, steady affection? Do I really like children? Can I grow with a child, be flexible enough to meet his needs as he grows beyond babyhood? Have I the poise and control that will keep me from projecting myself and my ambitions upon a child? Am I content with my mate and with other family members who must live under my roof? Do I realize that

² Lee M. Brooks and Evelyn C. Brooks, *Adventuring in Adoption* (Chapel Hill, North Carolina: University of North Carolina Press, 1939), p. 31.

children were never meant to be mere emotional outlets for adults and that a child should not be adopted as a means of resetting a badly fractured home life? Am I in the habit of seeing my undertakings through? Perhaps few people can answer an unqualified "Yes" to all these questions. True it is that not all own parents can measure up to such self-examination, but adoptive parents in general have a harder task than own parents since they must face all the common problems of parenthood and certain specific problems growing out of adoption. It would seem that an added measure of such qualities as steadiness, courage, alertness, and flexibility is needed by the adoptive parent.³

PROCEDURE OF ADOPTION

FINDING THE BABY. There is always the temptation to avoid standing in line for something a person wants very much. In the case of finding a baby, standing in line is exactly what a person has to do if he wishes to avoid the risks involved in cutting the adoption process short. The safest way to find a child is to go to a reliable adoption agency. The reliable agencies will be licensed or approved by a state board or committee. This approval assures a person that the workers are skilled and that the methods used are sound. However, even among the approved agencies, there are some that will be able to serve you better than others. The factors that distinguish one good agency from another include such things as religious orientation, private or public support, fees charged, and areas served.

It is a waste of time for a Protestant couple to seek a child at a Catholic-supported agency. The Catholic Church does not allow children born of people in the Catholic faith to be placed in non-Catholic homes. In some states this has been incorporated into the state laws. Some Protestant agencies are just as strict. On the other hand, there are nonsectarian agencies that serve all faiths. Your religious beliefs and backgrounds should help you decide where to apply. When a couple are of mixed religions, the problem of finding a suitable agency may be difficult, especially where the policy of religion-dominated placement has been enacted into law. Public agencies are less likely to be hampered by religious complications than private ones.

Generally speaking, it is our opinion that private agencies will have more skilled workers than public ones. The reason for this is partly a matter of salary. Legislators are often more willing to appropriate money for road supervisors than for supervisors of children. Hence the private agencies can attract the best workers in a field in which there is constantly a shortage of trained personnel. It is also true that public agencies sometimes fall under the domination of political patronage. Good workers shy away from such situations. However, there are many excellent public agencies. Each situation should be judged individually. And in some areas there may be no choice.

³ *Ibid.*, pp. 25-26.

In regard to fees, it is unlikely that the size of the fee will stand in the way of any couple using a desired agency. Fees, when they are charged, are usually looked upon as a method to combat the something-for-nothing attitude that sometimes develops with free services. The amount expected in fees is usually determined according to the couple's income. If the income is high, the fee can be expected to be sizeable. In some instances, contributions take the place of fees. Contributions may be made through your community chest or directly to the agency that served you. However the agency handles this matter, it is well to remember that social agencies need financial support; support can come only from taxes or private contributions.

One of the most convenient places to inquire about the agencies available is your State Department of Public Welfare. Another convenient place is your local Council of Social Agencies. In some cities, libraries will have books listing the available agencies with their source of support, the rules governing their placement, their location, and the executive director. Also, there may be some doctors who will be able to direct you to a reliable agency.

How about finding a baby some other way, such as through a doctor or a good friend? Babies can be found this way, but, as we said before, the dangers of misfortune increase. Many doctors have learned through sad experience that it is better not to be a party to an adoption. Still there are always exceptions. There are places in the United States where the standards of social agencies are below professional standards. The risks of adoption are not much mitigated by the work of these agencies. Under such circumstances, the responsibility rests on the shoulders of the couple. They may want to obtain advice from a trained person about how to have a child's capacities measured. This can be done during the trial period we will discuss later. They can also consult child-guidance clinics if the adopted child develops behavior problems. If adoption must be done on a personal basis, it can be intelligently undertaken. But we cannot emphasize too strongly that it is safer to use a reliable placement agency when possible.

MAKING THE CHOICE. Since the demand for children to be adopted far exceeds the supply, it is probably more accurate to say that the child chooses his parents rather than that the parents choose the child. Of course, the child itself doesn't make the choice, but it is represented by a trained worker who is experienced in matching parents and children. This worker will consider many different factors. First she will consider the qualities desired in adoptive parents, already mentioned. Also, you will be expected to have a steady income and know how to manage. You don't have to be wealthy to receive top ranking as adoptive parents.

Your age will also be considered. Chances of receiving a child after the wife reaches the age of forty are few. Naturally, there are exceptions. Age of the child is something else to consider. There seems to be a general

desire to raise children from infancy. Insistence on this point may eliminate your chances of getting a child, because there are more older children available for adoption. The real shortage is among the babies. If you have to change your mind, remember that there are compensations in adopting older children. First, they are capable of returning love and affection sooner. Second, you can be somewhat more certain of a child's inherited capacities—although much can be known after the first three months of life. Third, although you miss the pleasures of babyhood, you also miss the drudgery, such as changing diapers and feeding the infant at all hours of the night. This is no simple task, especially if you have reached middle age.

Besides age, health is important. Whether or not any particular health condition would prevent you from being considered as parents depends upon the situation. Ruth Carson tells of a woman with diabetes who was given a little diabetic girl because she would be especially qualified to understand the child and to give her a happy home.⁴ Another instance reported was a woman with heart trouble who was given a child because the doctor said that the woman had a normal life expectancy if she cared for herself. We stress the fact that health conditions are relative and are judged according to each situation because it is for health reasons that some people desire to adopt children.

It should always be kept in mind that a good child-placement service seldom makes judgments on the basis of set rules. Its philosophy of judging is different from that of a court of law. There is no set way for making a decision, and all relevant circumstances are sought and considered. Sometimes, reasons for decisions can only be seen by the trained placement worker, and although she may try to explain them to the lay person, the decision may sometimes seem unfair.

A single person sometimes wonders about adopting a child. More than likely she will not have much success in finding an agency that will consider her. In general, it is felt that a child is entitled to the guidance of both a mother and a father. Rarely is a single person in a position to offer a child full opportunity for guidance and growth. This is especially true when the adoptive single parent is busy in the business or professional world.

Race and religion are also considered. Sometimes law and religious custom will limit placements according to your race and religion. However, it is also considered wise to match some racial characteristics because glaring differences cause people to ask questions. This may unduly keep before the family the fact that the child is adopted.

One young couple felt they were being shrewd when they applied for a baby at an agency located in the heart of a low-income area because they knew the illegitimacy rate was high. "The more babies, the more chances of finding one," they reasoned. There was only one serious draw-

⁴ Carson, *op. cit.*

back to their plan. This couple were noted for their blue eyes and blond hair. The area served by the agency was predominantly inhabited by people with brown eyes and dark curly hair. Differences in racial and cultural backgrounds were obvious in this situation, and, although there are no fundamental differences in terms of superiority, blond haired, blue-eyed parents would always have to face questions about why their children had dark hair and brown eyes. It would be difficult, under such circumstances, to let the adoption feelings gradually fade into perspective with the other factors of family living. Agencies are not necessarily attempting to perpetuate racial prejudices when they consider racial and cultural differences in placing children. They feel that the welfare of the children and parents come first and that conditions that make adoption easy and pleasant are the most desirable.

A real problem, which both parents and agencies have in making choices, is in matching the intellectual capacity of the child with the expectations of the parents. We know people differ in their evaluation of mental capacity. Some families could not be happy with anything but an intellectually superior child; others would be content with one of average capacity. The main reason for the problem is that it is very difficult to measure intellectual capacity at an early age. Although every effort possible is usually made by reliable agencies, unfortunate placements can be made. We all probably know or have heard of cases in which intellectually oriented people, such as professors, doctors, or lawyers, have adopted a baby only to discover later that it was a moron. Adoptive parents must realize that this is a risk they take, especially with very young children. The older the child is at the time of adoption, the less the risk.

Exceptionally intellectual couples are not always given the highest rating. Couples with modest intellects and expectations will be better parents for many children. The fact that a couple have a limited education does disqualify them as adoptive parents of intellectually superior children. As in the matter of health, the matching of child and parents depends upon each individual situation. We would also like to point out that matching of intellect and ambitions is only the beginning of a successful family. There are many other factors, such as love, acceptance, and understanding, that will ultimately determine its success. Intellect in this type of situation, as in any other, only limits possibilities—it does not determine the future.

After all the facts have been considered, the agency will decide whether the couple qualify as suitable parents for any of the children available. The couple can say they want a girl or a boy, a blond or brunette, a child that is likely to be tall as judged by its parents, and so forth. The agency will consider all these desires and do its best. Sometimes, the answer may be months in coming; sometimes, it may be disappointing.

THE TRIAL PERIOD. The process of adopting a child is not over after the couple and child have been brought together. There is usually a waiting

period of about a year before the adoption is legally recognized. Until that time, a child may be withdrawn from the adoptive home for several reasons—not the least being the couple's desire to return the child. In a few instances, the real parents may want the child. They usually have the law on their side. It is also possible that the agency may decide the home is not suitable for that particular child. This does not imply that the home wouldn't be suitable for another child. By and large, however, the trial period serves the purpose of creating a genuine family, which is to be legally recognized as soon as it develops. Naturally, it is an impatient period, but the chances of something going wrong are slight if professional adoption methods have been followed. Thus the period should be viewed as a time of building and learning so that the final legal document is a valid statement of fact—that the child really belongs to you.

During the trial period, the agency worker will make occasional calls. She is also available between visits. Her purpose will be to assist the adjustment of both the parents and the child. More than likely, she will have known the child before you chose it. She will know details of its past that can be useful to you. If the child was in a foster home, she can relate to you some of its reactions, its likes and dislikes, and eventful experiences. She may know of the real parents and their capacities. Thus she can be of help in a number of ways.

LEGAL DETAILS. Legal details of adoption are important. Just how or when is difficult to say. It might be in relation to future service in the armed forces or it might be in relation to inheritance. Sometimes, we find relatives accepting children from a brother or sister without registering the change with the courts. They intend to do so but never get around to it. Sometimes, through unfortunate experiences, these relatives discover that the court never recognizes good intentions.

When the time arrives for the final proceedings, it is best to have a lawyer experienced in adoption proceedings draw up the papers. If you don't know one, the county or city legal organization or the adoption agency will recommend several from whom you can choose. Besides drawing up the papers, the lawyer should advise you of your rights and duties under your state laws. Don't rely on hearsay; what you learned from a friend might be based on laws in another state. The agency will probably also assist you in becoming informed about your legal situation.

Most state legislatures have seen the wisdom of granting a new birth certificate at the time of adoption. It contains the name of the child and his new parents. The past is locked away for special emergencies. The new certificate can be used to obtain a passport, to prove date of birth, to prove citizenship, and for other ordinary purposes. Each time it is used, it recognizes the reality of the situation, namely, that the child is the son or daughter of the parents who serve in that capacity.

THE ADOPTED CHILD

TELLING THE CHILD OF ITS ADOPTION. This is a problem that adoptive parents should face courageously despite the temptation to put it off lest the news be a shock to the child. Even before the child can comprehend the matter, it is advisable to inform him that he has been "chosen." A book called *The Chosen Baby*, by Valentina P. Wasson,⁵ may be read to a young child, and the remark added, "That is what you are to us, *our* chosen baby." After this the fact of adoption should be referred to casually from time to time, and the circumstances of the choice explained simply, naturally, sincerely. Confidence between parents and children can be more effectively preserved if this information comes from the parents than if it comes from playmates who have learned about it indirectly.

It may be reassuring to adoptive parents to know that the question of adoption is raised by many children. Many people can remember the time when they thought they were adopted. Naturally, the question is handled differently when the child is not adopted, but the problem is not unique to the process of raising adopted children. In either instance, parents should be frank and honest in a manner that will increase the security of the children.

As the child grows older, adoptive parents should be prepared to answer: "Why was I given up?" "Where are my parents now?" "What was my mother like? My father?" If the couple are forearmed with the answers and give them honestly and sincerely, confidence and emotional security will be built up. These are perfectly natural questions for which adoptive parents should be prepared.

How do children respond to these explanations? More than likely, they will have less than perfect understanding of the situation. They will use the facts they can grasp to satisfy their own needs. They may distort the facts and even build up some fantasy. The extent and nature of the distortions will depend upon the age and feelings of the child.

In some respects, teaching about adoption is similar to teaching about sex, because the feelings of the parents may get in the way or edit what is told and how it is told. Sometimes, too much is told for the child to understand, and, at other times, a parent may be hesitant to tell enough. All this can usually be minimized if the information is given with a minimum of tension and as casually as possible. If a child feels free to ask for facts as they become meaningful to him, the process will probably be simpler. Watch the child for your cues and promptings. They may be hard to catch, but considerable misunderstanding and difficulty may be avoided if a parent will try to listen with a third ear.

⁵ Valentina P. Wasson, *The Chosen Baby* (New York: Carrick & Evans, 1939).

GROWTH AND EMOTIONAL SECURITY. After a child has been adopted into a happy, stable home where he will have proper care and emotional security it is important for the parents to allow the child to develop according to his abilities along the lines best for him, not for the egoistic satisfaction of the parents. Why try to make a doctor or a lawyer out of a boy not capable of becoming one but who might be a first-class automobile mechanic? It is the child's ambitions that are most important, not the parents'. If a child is forced into a mold for which he is not suited, unhappiness and maladjustment may result. Of course, these principles are applicable to all parent-child relationships. Every college instructor has met with hundreds of boys who are being pushed through college by the social ambitions and egotism of parents who ought to realize boys and girls would be happier and better adjusted if they were not unduly pressed to satisfy the unrealized ambitions of parents.

Even when parents have a broad-minded and flexible attitude toward the child, there will be times when disappointment is unavoidable. He will be hard to manage on occasion. He might lie or threaten to run away from home. However, the important thing is how your disappointment and the child's misbehavior are handled. He is just growing up, and like all children he will have his problems. Try to settle these problems as any parent would. Talk them over as parents, and, when feasible, talk them over with the child. Relax, and remember that your child is probably no better or worse than other children. Avoid blaming the problem on so-called inherited qualities from the real parents. When you are upset or angry, be careful not to talk about the fact that he is adopted. To tell a child you are sorry that you adopted him might destroy a sense of security that took a long time to build. Because security is extremely important to a child, care should always be taken not to destroy it.

What conditions contribute to growth and emotional security of the adopted child or any child? Some of the conditions are mentioned in Chapter Twenty-Three. However, David Levy developed a rating scale to evaluate adoptive homes. He did this after studying fifty adoptive families.⁶ He chose six areas of child-parent relationship for his evaluation scale. They are affection, admiration, and criticism; ease or tension; patience and indulgence; freedom; and time spent by parents with the child. Within each area, he described the conditions that make for a good home.

Regarding affection, Levy described the good home as one in which there is "a prevailing warm response by both parents, with a high degree of demonstrative affection." The poor home is characterized by one of two extremes. Either the home has "Smothering love: Excessive demonstration, with constant hugging and kissing. Complete absorption in the child to the exclusion of other interests and relationships" or the home will have a "Lack of Affection: Parents cold or unaffectionate."

⁶ David Levy, *A Follow-up Study of Adoptive Families* (New York: Child Adoption Research Committee, Inc., 1951).

In the area of admiration and criticism, an ideal home will have a "High degree of admiration with ability to accept child's limitations." The poor home is again characterized by two extremes: "Excessive degree of admiration: Parents talk about the child with great enthusiasm and no ability to accept child's limitations" or "Little or no admiring comments—prevailingly critical as in cases of maternal rejection."

With respect to ease and tension in a home, in the optimum situation there is "Easy, apparently enjoyable relationship—hardly any friction. In conversation about child, parents show little or no evidence of worry or anxiety." The two extremes to be avoided are conditions of "Almost complete indifference and therefore no tension" and "Nagging, extreme tension, no evidence of enjoyment."

Levy rates highest the home where there is "More than average patience with child and training is largely by reasoning and example, or an occasional mild scolding." He rates lowest the home where there is "No attempt at discipline: Child controls parents completely" or where there is "Little patience. Parents authoritative, non-permissive. May resort to fairly severe punishment; typical old-fashioned home."

In the area of freedom, the best home provides "Large amount of freedom. Child encouraged to do things for himself and learn, from his own experiences, to develop his own resourcefulness and to play with other children." The least desirable homes are described as those in which "Child on his own. Unable to turn to parents for any of the needs appropriate to childhood" or where there is "Little or no freedom. Child's life so circumscribed by adult requirements to which he must conform that he has little or no opportunity to develop his own resources, or for free play (highly dominated and restricted)."

The last area of child-parent relationship to be evaluated by Levy was "Time spent with child by parents." The more successful homes have "More than average contact. Mother with child more than average time. Some daily time with father, time together for family week-ends. Time is left for play with other children, with only the amount of supervision appropriate to the age." The lowest rated homes had "Extreme and constant contact. Child is never without a parent" or there was "Almost no contact. Entire care left to substitutes, so that child is constantly with other children or with adults other than parents."

CONCLUSION

In the beginning of the chapter we stated that the custom of adoption is potentially a rich source for happiness. We have now discussed some of the factors that can make it so. As in marriage, adoption requires that the right people are brought together. This means that would-be adoptive parents must carefully consider all their potentialities before applying for a child. Honest recognition of negative factors beforehand can save con-

siderable misery and trouble. Children should also be carefully evaluated. To have this done adequately, all the skills of placement should be utilized. Many tragedies may be averted thereby. The end results, again as in marriage, will vary. Some adoptive homes are going to be very happy; a lot of them will adequately care for the needs of their members; and in some there will be disappointment. No one contemplating adoption should expect perfection.

Suggestions for Further Reading

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CHAPTER TWENTY-THREE

LEARNING TO LIVE WITH CHILDREN

"Johnny, please pick up your toys. It's time for you to go to bed."

"What toys, Mommy? I can't see any toys."

"Those toys over by the stairway, Johnny. Please pick them up. I don't want to have any trouble with you tonight."

Innocently, Johnny repeats, "I can't see any toys over by the stairway."

There are many plans this mother could try next. The earnest endeavor of parents to provide guidance and experience that will build disciplined, moral, cooperative, responsible, and effective men and women has produced countless answers to problems of child training. Still the task is not easy. It is not easy because our knowledge about children is not complete, and often the knowledge we do have does not coincide with traditional ways of rearing children. When child specialists admit they don't have all the answers, too many people are prone to conclude they don't have any answers at all. Generally speaking, the opposition to the specialists' point of view develops in areas of training where there is conflict with the ways of one's parents. When new knowledge suggests new ways, we are naturally torn between the things our minds tell us are true about children and the ways our parents dealt with us.

The truth of the matter is that modern knowledge can help parents in training their children. When we are able to combine the values of past generations with the realism of present-day scientific child studies, child training becomes a pleasure and a challenge. As they develop, children strive to conform, to be responsive, and to seek what is good for them. When they do not behave well, they usually have been misunderstood or have been subjected to disturbing feelings and behavior by their parents.

LOVING YOUR CHILDREN

There is almost unanimous agreement in the many recent reports on child training that the child's paramount need is love, affection, and acceptance

as a person. Through action and word parents should strive daily to express their love to their children. Young babies will probably interpret all behavior that comforts and satisfies them as love. Feeding, changing, and snuggling the baby are ways of expressing love. Since we have recently passed through a cycle of child training that frowned upon rocking and patting babies when they cried, we want to especially emphasize that one doesn't spoil a baby by picking it up when it cries. Children under one year of age do not usually demand more attention than they need.

As a child grows older and reprimands and restrictions are mixed with expressions of love, it is sometimes more difficult for him to detect the real meaning of his parents' actions. If he comes to believe that his parents do not love him, he may have misunderstood their behavior. Sometimes parents find it difficult to express their love in a way their children can understand. An illustration will demonstrate this difficulty. John was an adopted child brought to a psychologist because of his delinquent behavior. The foster parents were very much concerned. Though they were sure they loved and accepted the boy wholeheartedly, the psychologist felt that the boy believed he was not wanted. Every effort to convey the parents' love seemed to fail. Finally, after the boy had committed a particularly serious offense, the father in desperation took him to the basement for a spanking. The "treatment" was successful.

Many people would say that punishment, not mere love, was necessary to stop the boy's stealing. The boy, however, gave this explanation: "Other boys in the neighborhood were always spanked when they did something wrong, but I never was. I was treated like a guest in the house rather than a member of the family. When my father spanked me I knew I had been accepted. I was treated like other boys and my parents acted like other parents. I now felt that they loved me."

The lesson of this case is extremely important in child training. It is the meaning of an act—not the act itself—that is fundamental in training children. The fact that every person is differently endowed and lives in unique circumstances makes it impossible for any two people to interpret behavior in the same way. Parents should not be surprised when their children do not behave as expected. The children may have interpreted the situation differently or, in some instances, may not have been capable of carrying out the anticipated responses. This does not mean it is impossible to control or to predict what children are going to do. There would be no need of discussing this topic if training did not make prediction and control possible.

Do not place love on the auction block. It is as necessary to a child as food. Without it a person will die—not physically, but emotionally. If you want to see one possible result of this emotional starvation, visit any mental institution that houses people suffering from schizophrenia. The life histories of these unfortunate people show what the denial of love can do.

Because the need for love is so great, it is always a temptation for parents to offer it to a child as the price of obedience. "If you don't do as I say, Mommy won't love you" is a very dangerous way of exacting obedience. Conversely, to say, "If you love me, you will do as I say" is just as dangerous.

Children need love all the time. This does not mean that mother and father and brother and sister will love each other all the time. There will be times when father will feel like selling the entire family for twenty-five cents, and when mother will feel like running away. Thus it is necessary for parents to shift the responsibility for loving from one to the other. Rarely need a child feel that no one loves him. He can learn that people love him more at some times than at other times.

Some people believe that loving a child all the time will spoil him. This is not true. Real love for the child can be stronger motivation for disciplining than for spoiling him. It is actually true that a spanking can hurt a parent more than it hurts the child. He can be painfully aware that spanking may easily be misinterpreted and that the love relationship between them must be temporarily pushed into the background. Still he spanks the child because he is convinced it will contribute to the development of a sound parent-child relationship, even though the child may be temporarily hurt and upset.

One of the best ways to help a child realize that punishment and reprimand are not tantamount to the withdrawal of love is to carefully distinguish between the child and his behavior. *Johnny is not a bad boy, but he is capable of doing bad things.* A child should also be taught that there are other emotions besides love. Anger and jealousy do not deny love, but sometimes they take the place of it. Shifts in feeling are natural and should be accepted in both parents and children. It is particularly important for a child to know he can be loved despite his feelings of anger, jealousy, or a similar emotion. This realization, especially when he is being punished, contributes to his security.

TRAINING YOUR CHILDREN

FEEDING. It may seem natural to worry about a child's feeding habits. Eating is the first major need of the child for which the parents are completely responsible. They decide what the child eats, when he is fed, and how he is fed. Furthermore, the experiences of feeding seem to influence the type of personality a child will develop.

The first, and perhaps most important, caution for parents is to guard against too much concern about eating activities. If there is nothing biologically wrong with the baby, and the doctor will determine this before the child leaves the hospital, he will probably follow a regular feeding pattern. His cry will usually be a signal that he is hungry. No one will know

better than the baby when he is hungry; therefore, he should determine when it is time for him to eat. Some babies will eat every three hours, and some will eat every four hours. Most babies develop a regular schedule, but there is nothing significant in irregular habits. It will only be a matter of months before the child gives up the middle-of-the-night feeding. Within a year, a child will probably be taking three or four feedings a day. There is no need to be alarmed if your child seems slow in this maturation process.

Deciding whether to feed the child from the breast or the bottle involves a number of considerations. First, it is the opinion of most people studying child training that breast feeding is preferable. They point out that the child is less likely to feel unwanted. The mother's nearness and warmth is usually interpreted as love and affection. They also say that the milk of the mother is less likely to cause indigestion. Another consideration is ease of feeding. There is no need for sterilizing bottles, mixing formula, and so forth. Also, breast feeding is cheaper.

There are aspects of breast feeding that some people consider disadvantageous. Breast feeding ties the mother closely to the baby. She is not free to leave for more than three or four hours. She must always do the middle-of-the-night feeding when she might need the sleep. Breast feeding requires the mother to exclude certain foods from her diet. It also deprives the father of holding the baby while it is being fed.

The advantages of bottle feeding are the disadvantages of breast feeding. Some babies will be put on the bottle because of dietary needs. In this case, the mother can substitute much of the warmth of breast feeding by holding the baby while he eats—if she can resist the temptation to place baby and bottle in the crib during busy moments. Neither breast feeding nor bottle feeding need have any negative influence upon the health or personality of a child.

Physicians usually advise parents when to begin giving vitamins and solid foods to the baby. Vitamins and orange juice are usually recommended a few weeks after birth, and strained vegetables and fruits added gradually. The child should be the judge of his likes and dislikes. The most a parent can do is offer him a variety of foods from time to time. Sometimes he will eat a balanced meal; at other times he will crave an unusually large amount of a particular food. One mother was disturbed by the fact that her daughter consumed a quarter of a pound of butter at one meal. This probably will not happen often, and it is not at all alarming. When a child refuses a particular food, don't force or coax him to eat it. Take it away and offer it again in a few days. It is likely that sooner or later he will eat all kinds of foods. Precaution should be taken against the child learning to like or dislike foods from the facial expressions and the actions of parents, brothers, and sisters.

Soon, solid foods will become the major items of his diet. The weaning

process is usually gradual. When he is five or six months old, milk should be offered in a cup. To be sure, most of the milk will possibly spill, but, as in all processes of learning, patience, understanding, and guidance will be rewarding. Some children can be weaned when they are a year old, or earlier, while others will want the breast or bottle until they are eighteen months or two years old. If a child strongly resists weaning, it is likely that the feeding satisfies emotional as well as physical needs. If he is to be weaned successfully, satisfying his emotional needs is as necessary as supplying a variety of foods.

There are a number of situations in which feeding problems may develop. Whether or not problems arise depends largely upon the parents. For example, the regurgitation of milk common in infants could develop into a problem. Mrs. S. felt she had a feeding problem. Every time she and her husband prepared to spend an evening away from home, their eighteen-month-old son would regurgitate his dinner, thereby making it necessary for them to cancel their engagement. After the doctor had found no physical cause for the disturbance, it was easy to handle the problem. The parents refused to become excited about the regurgitation and left the house as planned. After the boy had been left in soiled clothes a couple of times, he gave up the habit. Mrs. S. probably did not know that regurgitation is common among infants and was overconcerned with it originally. This concern was observed by the child and used as a weapon to control his parents.

Colic is another feeding disturbance that many parents must face. It appears during the early months of infancy and quite often during the evening. Various methods of relief are prescribed, but they may not be effective. About the best assurance one can give is that it leaves about as suddenly as it appears. The baby seems none the worse for the experience, although it may have suffered and cried considerably.

The growing child will demand varying amounts of food. When he isn't eating "as usual," some parents have a tendency to worry. They may even try to make him eat by bribing or threatening him. All of this is unnecessary, because a healthy child knows better than anyone else how much he should eat. Concern about eating is soon detected and used by a child as a weapon. It is highly unlikely that you can win a struggle with your children about eating. If you think that the problem has a physical basis, a doctor should be consulted.

CRYING. Some people wonder why babies cry so much. They do not realize that crying is the baby's only way of expressing his needs. Young babies cry because they are hungry, uncomfortable, or need attention. When the need is satisfied, they stop crying. Within a few months, parents are able to distinguish cries of hunger, pain, and need for attention.

Toward the end of the first year, babies will learn that crying is an effective way to achieve all kinds of satisfactions, and they may cry at the

slightest provocation. At this time, it may be necessary for mother and father to be firm in their decisions to deny or satisfy a crying child. In some instances the child will be persistent in his attempts to get his way. Violent crying, falling down, bumping the head on the floor, kicking, and similar antics are typical of a temper tantrum. Complete indifference is usually the best parental response. After a number of attempts, the child realizes that such behavior is not rewarding and gives it up as a bad try. If the child is kicking or bumping his head, it may be necessary to move him so that no one will be injured, but this can be done without making him think that he is winning the battle.

Persistent temper tantrums may indicate that the child and you disagree on the importance of a particular need. Sometimes the expressed need is only symbolic of more basic needs. Whenever there is a possibility of genuine misunderstanding between the child and his parents, it is extremely important for the parents to study the child's point of view and consider it in terms of the child's values and expectations. "Spoiling" comes more from lack of understanding and lack of basic security than from over-indulgence. A secure child does not feel seriously threatened when denied ordinary requests.

THUMB-SUCKING. Sucking usually is a very pleasant activity for a baby, and it is natural for him to suck anything that comes in contact with his mouth. Often the habit of thumb-sucking results from the baby's thumbs accidentally coming in contact with his mouth. Many parents become alarmed when this habit develops. They are fearful of defective tooth alignment, and they suffer from shame and embarrassment. Various "cures" are tried. In the past, the treatment has often been worse than the habit.

Probably the safest procedure for eliminating thumb-sucking is just to take the thumb out of the infant's mouth. If it is necessary to do this repeatedly, the child probably does not have enough opportunity for sucking. He should then be allowed a longer feeding time. It is the opinion of Benjamin Spock that the breast-fed baby is less likely to be a thumb-sucker because the mother allows the child to suck until he wants to stop.¹ The bottle-fed baby stops sucking when the milk is gone. In any case, if the child sucks his thumb, mother can allow him to feed longer or can tighten the nipple on the bottle to slow down the flow of milk.

If the child continues to suck his thumb despite longer feeding time, it is possible that thumb-sucking has become a substitute for other types of activity or a sign of emotional insecurity. Effort should then be made to find satisfactory substitutes for thumb-sucking. Restraining methods such as mittens are not advisable.

Although there is disagreement regarding the effect of thumb-sucking

¹ Benjamin Spock, *The Pocketbook of Baby and Child Care* (New York: Pocket Books, Inc., 1946), p. 133.

on the shape of the teeth, the weight of the evidence is against the assumption of serious effect. A report at the American Dental Association sessions in 1950 stated that as a result of a study of hundreds of cases of malposition of the teeth, the theory that thumb-sucking causes tooth alignments has almost been discarded.²

TOILET TRAINING. It is easy to understand why, after a year of changing diapers, mother and father are sometimes overeager to teach their child to use the toilet. Diaper changing is a distasteful job. Forcing, however, usually defeats itself. Patience and understanding are much more rewarding. It is important to remember that a child will generally train himself if he hasn't been forced. It won't hurt him when he is seven or eight months old if you put him on the toilet when you know he is going to empty his bowels or bladder. He may perform regularly until he is nearly a year and a half old. Newly felt independence at this age may show itself in this form of rebellion. Colds, diarrhea, and the like may also break up the habit. In any event, most babies will have trained themselves by the age of two unless they have found that refusing to use the toilet is an effective means of thwarting their parents. There will be occasional lapses between the ages of two and three. Never start a fight with your child about toilet training; he is likely to win most of the time. A parent need not hide his desire for good habits and can use rewards and example to help children learn bowel and bladder control. Under such conditions, the child will learn as rapidly as the control muscles mature.

It has been suggested by some people that parents refrain from showing their displeasure when changing a baby, because of the possible transfer of repulsive feelings toward the bowel movement to the sex feelings and organs of the baby.

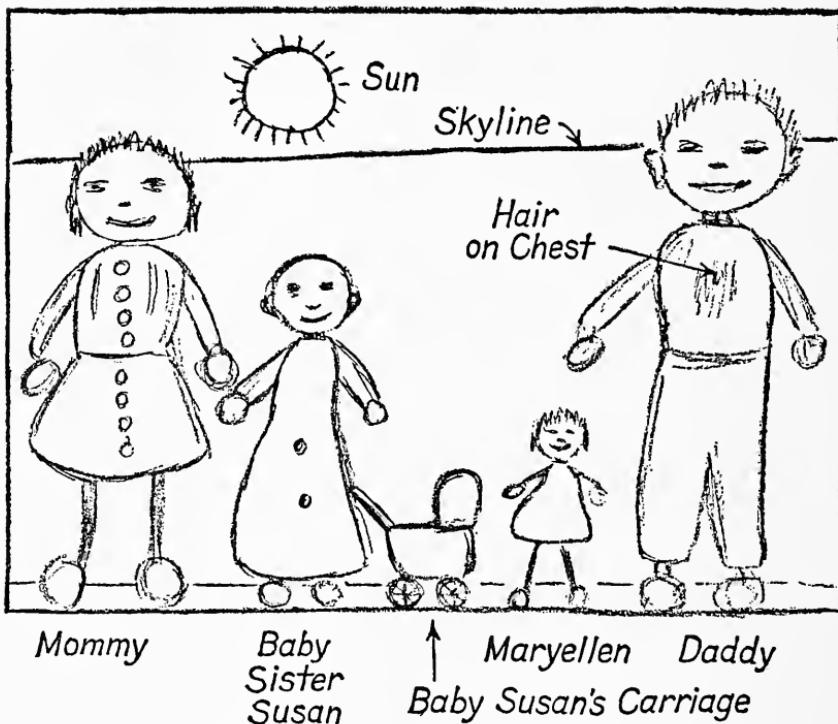
NEGATIVE STAGE. The thrill that comes with successful child training is sometimes halted by a sudden change of attitude in the child. Johnny, who is the pride and joy of the entire family, suddenly says no to every suggestion offered. Asked if he wishes to go outside, he says, "No." Asked if he wants to stay inside, he says, "No." It is no wonder that unsuspecting parents feel confused. You can rest assured that your child is normal. Between the ages of two and three, children become quite stubborn and balky. The greatest help in facing the problem is the knowledge that the three-year-old is a pleasant and agreeable person. A few precautions will help to make this period easier. First, don't ask the child if he wants to do something. Do things that have to be done without discussing them with him. Second, give him alternatives that assume a choice of one possibility or the other. For example, if he is to go shopping with you, don't ask him if he wants to go shopping. Ask him if he wants to wear his brown or blue overalls downtown. Third, suggest he do the opposite of what you

² *New York Times* (November 1, 1950), p. 37C.

want him to do—it sometimes works. Fourth, give him extra time for dawdling and delaying.

SIBLING RIVALRY. Sibling rivalry is just another name for jealousy between children in a family. It would be nice if it didn't exist, but it does. An honest acceptance of the fact helps to create healthy family relationships.

Jealousy is usually expressed by the older child shortly after the arrival of the new baby. After being the center of attention and having his needs come first, it is only natural that he resent the intrusion of a stranger. How her baby sister and family look to one young girl is expressed in one of her drawings (Illustration).



This is Maryellen's drawing of her family as she sees it.

The resentment may be expressed in numerous ways. Physical aggression against the baby is the most direct expression of the hostile feelings. Aggression against others is also common. A three- or four-year-old child may also regress in toilet training. One three-year-old girl wet her panties and insisted on wearing diapers. Sullenness and less obvious symptoms will

appear in the child who is severely reprimanded for expressing his hostility. A picture of how jealousy can change a child is given in this brief description.

Jean was twenty-one months old when Sallie was born. Jean had been very much spoiled with attention from everyone. Just before the baby came she got more attention from Charles than she has ever had since. That winter she practically lived in his society whenever he was home. Jean lost me even before I went to the hospital.

Sallie was born in April and within two months Jean's disposition got worse. I remember her awful outbreak the first day of June. Before that she used to rush into the baby's room and slap her. We had to put a gate on the room. On that day she stood outside the gate, screaming. Charles would pick her up and amuse her, but as soon as he was gone the screaming began again. I really saw how murderous the older child can be even at two years. Three weeks later we invited the little neighbor boy over for ice cream and cake. Jean was detestable. She beat him up and took his ice cream and cake away from him.³

There are a number of things parents can do to mitigate the feelings of jealousy. There is nothing we know of at present that will eliminate them. A child can be advised of the coming of the new baby, and the advantages of having a new member of the family can be the topic of conversation. Simple responsibilities pertaining to the baby can sometimes be delegated to the older child. People seem to like most the ones they help. Another suggestion is to encourage the child to express his resentment by hitting inanimate objects (a doll, a pillow) instead of the baby. Vigorous physical activity also allows children to let off steam.

Regardless of the precautions parents may take to protect the younger child or children, there will be times when someone takes a beating. Most parents will naturally show their disapproval. This is another time when it is important to distinguish between feeling and action. Let the aggressor know you understand why he feels that way and that it is natural for his feelings to change from love to hate at times. At the same time, point out to him that such feelings must be expressed in more acceptable ways.

IMAGINATION. At the beginning of this chapter we described a little boy and his mother in a typical mother-child relationship. One possible cause of the child's reaction is his tendency to imagine situations at the age of three or four. Possibly, he didn't consider his toys as toys at all; they might have been fairies, animals, or people. Under such circumstances a mother could have easily found out what the child imagined the toys to be and had "them" put away. A child's imagination may also be verbal. He may report accidents and deaths among friends and neighbors that have not happened. He will probably have imaginary friends and will report experiences with elephants, tigers, and other fanciful animals.

³ Ernest W. Burgess and Harvey J. Locke, *The Family* (New York: American Book Company, 1945), p. 239.

There is no need to be alarmed. The child is rapidly learning about reality, and it is not always easy for him to distinguish it from fantasy. It can even be fun to listen to his creative stories. Questions will often stimulate bigger and better ones. Mythical friends can be useful in a number of ways. For example, Bill's little friend Hubba can be invited to dinner. Suggestions about eating that come from Hubba will often be taken more seriously than suggestions from Daddy or Mommy. Be very patient before suspecting a child of deliberately lying. Sooner or later, and usually sooner, a child learns how to control his imagination.

SEX EDUCATION. Tradition and lack of understanding have been responsible for the stork story. Today, parents are adopting a franker and more honest approach to children's sex questions. "Honest answers for honest questions" is becoming a popular motto in sex education. Any three-year-old may ask where he came from. It is just as easy to tell him that he grew inside his mother as it is to repeat the stork story.

Children's questions about sex are innocent and without connotations of dirty, bad, and similar feelings that some people associate with sex. The questions are asked in the same manner and for the same reasons that other questions are asked. Children observe the world about them and strive to understand what they see and hear. If the child feels shame, guilt, or embarrassment when he asks questions about sex, his sex education has already begun, and begun poorly.

Three- and four-year-old children usually ask one question at a time. If the answer is simple, as it should be, they will turn to some other subject without further comment. Occasionally they may ask for clarification. It may be six months or more before they ask another question. If a child is five or six and still hasn't asked any questions about sex, he or she is probably receiving information from other sources. Under such circumstances, nothing can be lost by raising the question of sex with your children.

Parents often worry about the content of sex explanations. Content is not nearly so important as the feeling and attitude expressed during the explanations. If a parent is embarrassed and feels guilty, the child will probably be more affected by the emotional display than by anything that is said. In order to avoid emotional situations in talking about sex with children, parents should make sure they have a thorough understanding of the sex organs and how they function. They should be able to use the correct terminology and explain in simple terms. The ability to do this comes through reading good books on the subject, listening to explanations, and practicing talking about such matters. Even so, some parents find the first attempt rather difficult. One so-called educated father confessed that he almost cut his throat while shaving because his small daughter approached him about babies. He didn't expect such a question so early in the morning, especially before he had his morning coffee. He

should have known that such questions come at all times, in any place, and may be directed to father, mother, or both. Sex education need not be any more difficult than any other part of child training. Following is a list of books recommended for both children and parents.

Bibby, Cyril, *How Life Is Handed On*. London: Emerson Books, Inc., 1947.

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DeSchweinitz, Karl, *Growing Up*. New York: The Macmillan Co., 1947, 95 pp.

Gruenberg, Sidonie, *The Wonderful Story of How You Were Born*. Garden City, New York: Hanover House, 1953.

Hymes, James L., *How to Tell Your Child about Sex*. Pamphlet No. 149. New York: Public Affairs Committee, 1949.

Kirkendall, Lester A., *Understanding Sex*. Chicago: Science Research Associates, 1947.

Levine, Milton I., and Jean H. Seligmann, *The Wonder of Life: How We Are Born and How We Grow Up*. New York: Simon & Schuster, 1940, 114 pp.

Strain, Frances Bruce, *Being Born; A Book of Facts for Boys and Girls*. New York: Appleton-Century-Crofts, Inc., 1936, 144 pp.

_____, *New Patterns in Teaching Sex*, rev. ed. New York: Appleton-Century-Crofts, Inc., 1951.

SHARING HOUSEHOLD TASKS. One college student complained that her mother refused to let her wash dishes when she was little and wanted to help. Now her mother insists that she help when she loathes the work. The other girls in the class indicated that such an experience is common in the American home. Mothers who have been asked about this problem admit that they hesitate to let little children help with the task of cleaning house. They complain about the slowness, the possibilities of broken dishes, and the job not being well done.

Many other mothers point out the advantages of sharing household tasks with their children. Mrs. Dorothy Van Ark describes some of the advantages.⁴

A month before the baby's arrival, Ray Barber, a seven-year-old little girl, came to live with the Van Arks' daughters, Carol and Joan, and when Mrs. Van Ark took up housework again, she quickly found that, with two additions to the family, it would be a big task to keep her million and one jobs going.

Of course, she could have done everything herself; but she felt that unless she were willing to devote her entire time to housework and none to the pleasure of occasionally relaxing and enjoying the growing youngsters, she would be wise to discover what help they might be glad to give, and how she would win their cooperation in working for everyone's well-being.

She learned that the three little girls' competitive eagerness to gain praise

⁴ Dorothy Van Ark, *Woman's Day* (August, 1950), pp. 36-37.

generally sent them tumbling to do her errands "best and quickest." And by using her imagination to lighten the more tedious work or change it into play, and adding the inducement of piggy-bank pennies—for jobs beyond the call of duty—she discovered that the children were very real help. At the same time, they were acquiring skills that would be useful to them when they were older.

EQUALITY AND JUSTICE. Many parents concern themselves about "being fair" with their children and about teaching the children to be fair with each other. Sometimes they expect to find a formula that will determine what is fair. It would be easier if such a formula existed, but it doesn't. Years ago an attempt was made to equate punishment with bad behavior so that each judge in the courts would know how to deal with offenders. Experience has proved this plan unsuccessful. Because people vary in so many different ways and do similar things for so many different reasons, there can be no effective way of classifying behavior. What is fair in the mind of one child is not necessarily fair from his brother's point of view. Grownups tend to think of equality as "one for this child and one for that child." Both children may feel that this is unfair. Fairness and equality among children must be decided in terms of situation and the children's needs and understanding.

It must be remembered that a child's understanding develops, and situations tend to repeat themselves; therefore, one need not fear that his child will grow up with selfish ideas about everything. He must be taught society's definitions of fairness and equality, but always on the basis of understanding rather than through fear of punishment. This approach requires patience and work but is effective in developing in the child a basic understanding of fairness and equality.

PUNISHMENT. Most parents feel like punishing their children at one time or another. Spankings generally come when mother or father is at wit's end and doesn't know what to do next to cope with Johnny. They are administered in anger and followed by remorse. Some parents hope that the threat of punishment will keep their children from misbehaving, and for some reason such hope continues long after experience proves the contrary. In child training, angry threats and punishment seldom achieve positive results. The parent may feel better after venting his anger, but the child will probably be sullen and revengeful in his obedience.

Because punishment hasn't been used wisely by many parents, a school of thought has developed that disapproves of punishment altogether. Experience based on training the child from this point of view shows it to be as extreme as the "spare the rod and spoil the child" philosophy. A combination of the values of the two extremes forms a third approach. Punishment is looked upon as one means among many to be used in child training. Children need to learn that particular acts involve painful consequences. Punishment can help them to learn this. Punishment, under some circumstances, is a good way to stop certain types of behavior. For

example, a small child cannot understand why he shouldn't run out into the street. At an early age, anticipation of painful punishment will keep him on the sidewalk.

When punishment is used, it should be applied immediately after the forbidden act so the child will associate the two. The practice of having the child's father punish him when he comes home has little value because the child will not remember later why he is being punished. Also, it is unfair to the father. If punishment is threatened, the parents should be in a position to carry out the threat; otherwise, a child will learn to call their bluff. Punishment spread over a period of time for a particular misdeed is likely to backfire. Again the element of time operates against the association of the punishment with the deed.

A punished child shouldn't be left with the impression that he is a bad child. If a child is old enough to be punished, he is probably old enough to realize that punishment doesn't mean disapproval of him but of an act he committed. There is a difference between being a bad boy and doing a bad act. Another important aspect of punishment involves the difference between feeling mean and stubborn and doing mean and stubborn deeds. Earlier in this chapter, we pointed out that it is natural for children to be jealous of their brothers and sisters, to hate, and to be angry. Any emotion is an honest emotion. Therefore, a child shouldn't be punished for feeling a particular way. Billy may be punished for hitting his little sister, but he shouldn't be punished for wanting to hit her. We should all be able to accept vocal expression of dislike of a sibling, but this does not imply that we should accept too much hitting among brothers and sisters. Above all, he shouldn't be forced to lie and say he likes his sister when he really doesn't. It is safe to predict that jealousy will very soon give way to love. Although he will probably always compete with her and resent her to a certain extent, if he is allowed to express his negative feelings, his feelings of affection will continue to grow until they are greater than his hostility. There is nothing wrong in directing destructive feelings into nondestructive activities. A simple pounding toy will divert a lot of wrath that might otherwise be turned to antisocial behavior. The feelings aroused by punishment should also be accepted as honest feelings and directed into harmless overt behavior. It seems strange that some parents expect a child to love them for administering a spanking.

AN OPINION

In one particular home a small boy was taken into another room and punished because he didn't say sir to a stranger he had just met. The father wanted his son to be a gentleman. The incident was compared by the stranger to a man building a house. The boy's father wouldn't expect a house to look finished after a few weeks of building; the touches that give

beauty and grace would be added last. Yet, if he had applied the same reasoning in building a house as in building a gentleman, he would have wanted the finishing touches on display the very first day.

Both children and houses require time and planning in the building. The base and inside construction determine the stability of the house. The same is true of children. It takes time to train a gentleman. If the process is faulty because of eagerness to display a fine finish, the child cannot be expected to become a mature and responsible adult. Some people have more patience with building houses than they have with training children.

Through the study of happy and unhappy children we have arrived at a clearer picture of what child nature is and how it can best be nurtured. We know now that the child himself strives to grow up, to learn new skills, to be generous, to conform, to be responsible if given a chance. We know that a three-year-old isn't just a little bigger and smarter than a two-year-old, but quite a different kind of person. We know that all children need both love and discipline, both dependence and independence, both freedom of expression and control, but the amount and kind vary with age and with temperament.

Suggestions for Further Reading

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CHAPTER TWENTY-FOUR

COMMUNITY AIDS FOR SUCCESSFUL FAMILY LIVING

There is no such thing as a self-sufficient family. After the family has adequately satisfied, even beyond the realm of expectation, various needs of its members, other institutions and organizations are essential to the development of mature and responsible individuals. A well-organized community will aid a happy family in its pursuit of happiness as well as step in and give help to the family that has been subject to misfortune and poor management. A poorly organized community will not only crush the unfortunate and poorly managed family, leaving its members to follow anti-social careers, but it will also affect the happiest of families adversely. A happy family is not likely to remain happy in a disorganized neighborhood, nor is the unhappy family likely to remain so unhappy if all the resources of a well-organized neighborhood are available and used.

THE MEANING OF COMMUNITY LIFE

Before we discuss community resources for successful family living, we would like to ask the question, "What is a community?" We attempt to answer this question because our big cities have destroyed the essence of community living for a large number of people; and for many of the younger generation, community life is almost an unknown experience. Today, millions of people live side by side but lack the know-how of community organization for better living. They are faced with high crime rates, high divorce rates, suicide, political corruption, and other symptoms of community disorganization for which they tend to blame the weaknesses of men. How much better it would be if they could see that the solution to these problems lies in local community action.

COOPERATIVE FAMILIES. Wherever there is a group of families who have the facilities to communicate with each other regularly and frequently,

the possibilities of community life exist. Usually, but not always, such a group of families live in close proximity to each other. They are able to chat over the back fence or while gathered in informal groups in the hall of an apartment house. At more formal gatherings, they have the opportunity to talk about common interests. The children know each other and share common playgrounds and schools.

Before such a group of families can be considered a community, it must acquire two other characteristics. First, the various families must realize that they have common needs. These range from the basic needs, such as food, shelter, clothing, sex, and education to the social wants of life, of which police protection, entertainment, and vocational guidance are good examples. There is reason to believe that special attention must be given to certain psychological needs in the development of community spirit and action. One of these, the need "to belong," seems fundamental to the growth of community life. The fact that the feeling of belonging is one of the pressing needs of our time suggests that it is related to the decline of community life in the United States and can only be satisfied by a rebirth of community spirit. The degree to which man can also satisfy his needs for security, recognition, steady companionship, and acceptance also seems to be bound up with the degree of community life experienced by the individual.

A group of families with recognized common needs becomes an active community when the families act cooperatively to see that their needs are effectively satisfied. Cooperative behavior involves many different kinds of action. In one instance, representatives of the families may ask the school to provide needed services or to improve existing services. (We personally feel that such representatives would do well to praise a school for adequate services as quickly as they demand something new.) In another instance, the members of a community may seek the cooperation of nearby communities to establish expensive and hard-to-get services. For example, each community would find it difficult to support an opera company or a symphony orchestra. In still another instance, there might be cooperative action by members of a community to establish new services, such as a mental hygiene clinic for children and adults. Under any circumstances, a community would feel responsible for providing opportunities for each of its members to obtain education, to earn a living, and to marry. Briefly, a community is a group of families who feel they are their brothers' keepers.

In a functioning democratic community, there is one fundamental position that we believe must be maintained to keep community spirit alive. It is the belief that institutions and organizations are a means of satisfying human needs and are seldom, if ever, ends in themselves. In other words, a school is the servant of the people who support it; recreation facilities must have relaxation and wholesome entertainment for members of the community as their ultimate goal; and churches when empty must ask why they

are not serving the people rather than ask what is wrong with the people. Whenever any organization or institution reserves for itself the right to do as it pleases regardless of the needs and wishes of community members, it is time for the community to rise up in unison and remind it that it is the servant of the people and not its master. In the final analysis, an institution is nothing more than an organized way of satisfying the needs of its constituents. If that particular way of satisfying needs is outmoded by the change of circumstances, a new way is called for.

This point of view implies no disrespect for institutions. Every society succeeds or falls on the basis of its institutional efficiency. They are the backbone of any social organization and are needed almost constantly. But, throughout history, institutions have tended to assume the position of master rather than that of servant. Their leaders have tended to solemnize and ritualize particular ways of doing things, ways that usually outlast their usefulness. It may have been their prestige and importance that made people of past generations subservient to their institutions; it could have been ignorance. Today, there is no reason for ignorance or fear, for we can understand the nature and functions of institutions. We can respect them for what they can do for us.

The nature and scope of community services needed to assist families is indicated in the following list¹ of services recommended by The Woman's Foundation, an organization backed by leaders in industry, business, education, and civic affairs. It is taken for granted that religious services will be provided in each community.

1. Educational facilities of standard quality for children and adults organized in accordance with individual needs, interests and capacities and closely related to the economic and social life of the community.
2. Family counseling and adjustment services and provisions for insuring the economic security of the family.
3. Services and care for children in their own homes and provisions whereby substitute homes or institutional care may be provided when necessary.
4. Mental hygiene clinics for children and adults.
5. Adequate children's court and detention facilities.
6. Provisions for the care of children of working mothers and adequate standards in child labor laws and full enforcement of such laws.
7. Recreation facilities and leadership for children, youth, and adults.
8. Vocational guidance service for children and youth and counseling for adults.
9. Employment services for youth and adults.

¹ Committee of Consultants on Community Reorganization, *A Consultant's Report, Reorganization of Community Services* (New York: The Woman's Foundation, 1945).

10. Provision for adequate care, adjustment and recreation for the aged.
11. A community health program designed to provide both preventive care and treatment for adults and children of all ages and economic status, including hospitals and outpatient clinics.
12. Adequate and well trained personnel in education, health, welfare and recreation.

NEED FOR LEADERSHIP. A democratic community that relies upon self-help is in need of many types of leaders who must come from the rank-and-file citizens of that community. Paid leadership is necessary for some tasks but, generally speaking, the volunteers of each community must carry the responsibility and do most of the work. In other words, every reader of this book is potentially a leader of his or her community. Potential leaders are to be found in any of the following groups:

Parents interested in their own children
People interested in other people's children
Clubwomen and clubmen
Business men and business women
Men and women who informally help people in trouble
Teachers
School administrators
School counselors
Ministers, rabbis, and priests
Personnel directors
Home demonstration and farm agents
Social workers
Group workers such as boy scout leaders
Labor leaders
Retired members of the community

THE CHURCH

A family starts a moral basis for life in the young child. It can expect support for this basis from religion. It can also call upon religion to develop the moral aspect of the human personality. "Love thy neighbor as thyself" is a moral concept that can be taught in the home. If the concept is given religious support and consequently a fuller meaning, religion has played an important role in aiding a family in successful living. It is true that religion can defeat this purpose by teaching a dogmatism that develops a rigid and apprehensive type of personality. People with such personalities accept religion as a shield from life and not as a means to successful living. We do not have this kind of religion in mind.

Religion not only offers emotional support and moral teachings, it offers opportunity for experience in social participation. Assuming the duties of a Sunday-school teacher or a lay preacher, for example, offers oppor-

tunity for personality development. To be able to see people from the viewpoint of a teacher or preacher helps to develop a flexible point of view toward one's own family as well as the world in general. Social participation need not carry one to positions of leadership if one does not want them, but it can help one to learn to be cooperative and responsible in group activities.

Our great religions also attempt to serve as a means of integrating life. This is something most people seek. Some people may choose other agencies to offer them a pattern for living, but many families will look to religion for assistance in this domain. Not many people reject all consideration of the contributions religion can make.

RELIGIOUS ACTIVITIES IN THE HOME. Families who use religion as an aid for successful family living will probably carry out various activities to promote religious feelings within the home. The tendency has been to perform some of the rituals handed down from past generations. Many people have been disappointed because these rituals fail to arouse religious feelings. There is no reason why new and more meaningful rituals shouldn't be devised for the modern family. Family prayer, for example, is a traditional form of worship, which once was capable of stimulating religious feelings. Today, many families find it a difficult custom to follow and, when they do follow it, it doesn't produce the desired result. There are a number of reasons that might explain the difficulties: families are together less; there are more interruptions, such as telephones and doorbells; the feelings of the members of the family are less likely to correspond at any one time. Nevertheless, each family can create its own religious rituals. One family substituted singing for praying as their method of sharing religious feelings. The only time when members of the family were able to be together was on the way home from work, in the same automobile. Since prayer seemed inappropriate, they sang hymns. Another family tried to share feelings of love and devotion as a family, although they were constantly being separated by travel. On special occasions such as birthdays, Christmas, and Thanksgiving, each member of the family, no matter how far away, would burn a candle in the window or on the mantelpiece as a means of maintaining and restoring emotional and spiritual ties with one another.

New and different forms of religious worship in the home needn't be considered antireligious. On the contrary, flexibility and creativity are a sign that religion is a vital force in family life.

SERVICES OFFERED BY THE CHURCH. Churches throughout the United States have found that they can serve the people of their communities in many different ways. Worship, of course, is the most common need met by the church. Not only on Sunday, but every day of the week, churches open their doors to conduct worship services. Closely related to worship services are instructional services in the theology of the church and its history.

Branching off from religious instruction are classes in human relations. Of particular interest to the family are the classes offered in the field of courtship and marriage. Unmarried people are offered opportunity to discuss the problems of courtship and learn about the important factors in mate selection and marriage adjustment. Married couples are provided with instruction in child training and other subjects related to the family. Recently, classes have been organized for elderly people, in which they can meet to talk about their particular problems.

If a person is seeking a church, he will find many that offer the service of introducing him and his family into the community or into new groups within his community. Sometimes, this service is formally organized. At other times, the genuine friendliness of the church members makes it possible to find friends and be invited to join other community activities. Since many American families move from one home to another and from one community to another, this service can be especially helpful. And the church considers it important to the family and to itself to bring newcomers into the church when they first arrive in the community. A high percentage of families who move never join a church if they do not do so within a couple of years after entering a new community.

The church has long offered services to the distressed and needy. Although many of these services are being taken over by professional agencies, which work on a more scientific basis, the community still needs the welfare activities of the church and its support of professional services. The distressed and needy require material assistance and counseling or both. The church can make known the needs of some families to other members of the church, and so foster neighborliness and brotherhood. It can also provide financial support, or sometimes an office for professional counselors, who are trained to help people help themselves. Since counseling services are now being offered to everyone, instead of to only the extremely unfortunate, the churches can follow the pattern by offering counseling services to all their members. Such services range from premarital counseling to vocational and emotional counseling. The advantages of the church as a counseling center are many. For one thing, it has been the traditional place to which people bring their troubles. Also, the fact that understanding, forgiveness, and love are an integral part of our religions gives the church added advantage in offering competent counseling services.

Most churches build beautiful and comfortable buildings to house their services. Unless the building is used daily, the expenditure can be considered extravagant. There are many uses for a church building throughout the week. The more customary ones include weddings and receptions, social gatherings, and funerals. As the size of the home has decreased, the church has been able to provide room for many of the activities once carried on at home. There is one neglected community need that churches

might try to satisfy. It is the need for places where young people can do some of their courting in private. As it is, many of them are forced to park along the highway, sit under trees in the park, or stand in darkened alleys and hallways. The atmosphere in such places is usually not conducive to the building of friendship; rather, it leads to sexual exploitation or simply sexual thrills. Both the community and the teen-agers would benefit if churches could provide places of privacy where courtship could be carried on under the sponsorship and direction of a community organization. Nursery-school service is another need the church can supply during the week.

THE SCHOOL

THE SCHOOL AS A SECOND HOME. The community has consistently granted the schools a large proportion of the child's waking time. A child can start with nursery school when he is three years old and continue to attend school until he is twenty-five, more or less. Each day he will spend from three to eight hours in the classroom or on the school campus. In prep school or college he may spend all of his time on campus. The school has become a second home for a majority of our children. This means that it must serve in more ways than merely teaching reading, writing, and arithmetic. It has become a parental substitute in guiding many of the child's activities. It must provide for love, understanding, recognition, new experience, and a host of other needs formerly furnished almost completely by the home.

The change in the relations between the home and school calls for a new concept of the teacher and his work. Because the teacher has become a parent substitute in many ways, he or she must have many of the attributes of a successful parent. He must have training in child behavior as well as in the subject matter that he plans to pass on to his students. He must be able to love as well as be loved, perhaps even more than a parent because so many children will seek his love and expect to be loved. He must know how to discipline with purpose, and he must know how to lead. After serving as a parent, he must be able to surrender the children to the home, although he may have done a better job than some parents. The teacher today stands in the peculiar position of being both an educator and a parent substitute. Although not primarily responsible for the child, he can, and sometimes does, influence his students more than any other person in contact with them. Too often, he is blamed if he does a poor job and ignored if he does a good one.

The teacher's role is not the only changing aspect of the changing responsibilities of the school. Because the child spends so much time on the campus, the type of community life provided by the school is also important. The full effect of this influence can be observed on campuses

where the students both live and attend classes. Parents will do well to consider this point when selecting boarding schools for their children. Students will also be happier if in choosing the school community they will enter, if given the choice, they understand that good teachers and fine buildings are of little value if the spirit of the college community develops contrary to the avowed goals of the institution. What happens in the dormitories, in the library, and under the ivy will probably have more influence on the education of a student than either the teachers or the curriculum.

The school is not alone in making adjustments to its new role within the community. Parents often find it difficult to accept the fact that many of their functions are being taken over by the school; they are sometimes jealous and fail to understand that it is impossible under contemporary living conditions, for parents to provide what the school offers. They try, and feel guilty in their failure. Such feelings may be projected onto the school and the teacher. Thus the modern teacher is faced with a new relation with parents. This again calls for new skills and understanding. No matter what subject matter he may teach, the teacher must face and deal with family situations brought to the school by each student. Every teacher must have some understanding of the dynamics of family life. He must know how to cooperate with the parents and help them understand he is neither stealing the affection of their child nor able to take over the functions of a parent.

COMMON GOALS OF THE SCHOOL AND FAMILY. If the school is to be an aid to successful family living, it must gear its program to the needs and goals of the family. This it should not find difficult to do. In a democratic society the school can join with the home in developing (1) physical health, (2) mental and emotional health, (3) economic competence, (4) information, skills, and appreciations, (5) good citizenship and moral values, and (6) happy family life.

EDUCATION FOR MARRIAGE AND FAMILY LIVING. Within the past two decades the schools of our nation have undertaken a program to assist families to educate their children for successful family living. The programs vary in nature and content. The following areas of family life are the most commonly discussed: personality and family life, child development, home planning, sex education, personal living, emotional phases of family life, consumer buying, nutrition, foods, clothing, health, care of the sick, family and community living, and courtship.

These courses are organized in various places within the curriculum. For example, sex education is found in biology courses as well as in hygiene courses. Home-economics departments offer a variety of courses on both the high school and college level. On the college level, sociology departments offer courses in the family as an institution, and "functional" courses that deal with the practical questions of the modern family. As

yet, family-life education has only just begun in the elementary schools, but it should not be long before it is incorporated in the programs of most schools. For teachers interested in this field, there is great opportunity to develop family-life programs. As yet, the demand is not as great as the need, but the pioneering work now being done will soon open up new areas.

OTHER COMMUNITY SERVICES

RECREATION. The dominance of commercial recreational centers and the lack of community recreational leaders have made Americans a nation of watchers instead of participants. This has been deplored by many members of our society. Leisure time, which is continually increasing for the average person, is devoted to what have been characterized as the great "flop houses" of American life, namely, television, radio, movies, and magazines. The typical family evening has been described as mother in the dining room with her novel, father in the living room watching fights, son in the basement listening to the radio, and daughter in her room playing records. Instead of a family unit, there are four individuals living isolated under the same roof. If the family decide to go out, they scatter because of divergent interests. The result is that recreation serves to separate the family instead of to maintain its unity.

The answer to commercial recreation and the inactivity it encourages lies in the organization of a good community recreational program. The development of a successful recreational program is the responsibility of many community agencies. Included in the list should be the schools, churches, municipal or county government, private organizations such as the Y.W.C.A., civic groups, industry, and commercial enterprises. They must organize and concern themselves with the following matters if an effective program is to be established and maintained: (1) finances, (2) administration, (3) facilities, (4) leadership, (5) program, and (6) community participation.

A family should expect a good recreational program to serve it in numerous ways. First, it should be entertaining. This is important, for many people have monotonous and tiring jobs. Second, there should be a provision for physical activity to stimulate the body and exercise some of the muscles left inactive during working hours. Third, recreation should be creative. The creation may or may not have monetary value. There are many homes decorated with self-made items that are not worth a cent on the market but are priceless to the owner because he made them with his own hands. Fourth, it should increase sociability. Sociability in recreation will seldom fail to produce better understanding among neighbors and a stronger community spirit. This community gain is considered by supporters of community life as worth the cost of any recreational program. Combined with all these services are various possibilities for educational

advancement. Forums, lectures, discussion groups, and the like may even help advancement at work.

Particular attention should be paid to the recreational interests and habits of teen-agers. Recreational programs not only provide entertainment for this group of citizens but also give them opportunity for meeting potential marriage partners. The difficulties of meeting eligible mates can be decreased if recreational leaders take an interest in helping boy meet girl. Such an interest can be most helpful in areas where there is an uneven sex ratio. For example, in rural Minnesota in the past decade there were 147 boys 20 to 24 years old to every 100 girls of the same age. One county, Chisago, had the extremely unbalanced ratio of 189 boys to 100 girls. Under such circumstances the recreational program should probably be on a countywide basis with contacts in other counties. In recreation programs, teen-agers can also be grouped according to interests, height, and other factors that influence marital choice and adjustment.

Even with a strong recreational program in the community, the home is still a place where members of the family can have fun together. One way of making the home a center of recreation, which has been successful in many homes, is the family council, or discussion period. At this time, each member of the family can make his desires and suggestions known, and programs can be democratically devised. These family councils should be able to call upon the educational agencies of the community to help them organize recreation in the home and to find other families with similar interests. Several families may enjoy meeting and playing as family groups.

MEDICAL SERVICES. Physical and mental health, aside from inherited factors, depends primarily upon the home. However, when illness strikes, medical institutions must offer adequate services if the family is to be properly maintained. Everyone recognizes that there is room for improvement in most communities. Millions of dollars are lost annually through sickness and partial or total disability. Millions of man-hours of work are lost through bad health. It has also been estimated that 325,000 people die each year whom we have the knowledge and skill to save. All of this occurs despite the tremendous improvements we have made in recent decades.

There is a tendency to blame the medical profession for the difficulties. However, we should view the problem as a community one. People must realize that doctors and medical facilities are their servants by the nature of the oath doctors take when they are admitted to the profession. Doctors can be no better or worse than a community asks them to be. Communities that offer the social and financial support for a sound community program will attract capable and friendly doctors.

The development of budgeted medical expenses through insurance programs has eased the financial burden of many families plagued with

illness and accident. The success of these programs suggests that they be broadened and made available to more families. Since medical costs for large groups can be predicted in a way similar to that in which death can be predicted for life insurance, there is no reason why health insurance shouldn't be feasible for most families. Health insurance would relieve the doctor of the role of tax assessor, whereby he must charge the well-to-do more to make up for income lost by treating poor families.

Dr. Viktor O. Wilson, as chairman of a committee appointed by the governor of Minnesota in 1948 to study the role of health in the development of the child, recommended the following care and services.² He said in the report that the funds to employ qualified personnel will be found as the public understands and asks for these services.

1. Extension of qualified prenatal and maternity medical care to mothers to assure to every child the opportunity of being born sound and healthy.
2. Medical supervision of children and youth administered through the medium of periodic health appraisals for guidance of growth and development, supervision of nutrition, prevention, detection, and treatment of physical defects and emotional and mental disturbances.
3. A school program providing for continuous health supervision, healthful school living, and the opportunity for pupils to develop understanding, attitudes, and skills of personal and community health.
4. An adequate program directed toward the prevention, detection, and treatment of emotional and mental illness.
5. A program directed toward the prevention of dental disease and the provision of the necessary dental care for pre-school as well as school children.
6. Energetic prevention and control of preventable and communicable diseases.
7. Extension of educational programs directed toward the prevention of accidents among children and youth.
8. An adequate public health nursing service in the communities of the state to demonstrate and to give the nursing care needed in the home and community, and to serve as the liaison agency between the individual, the family, and the physicians, dentists, and other health facilities and resources.
9. A sanitary environment, including safe water, milk, and food supplies, which is further protected by modern sewage disposal and rodent and insect control activities.
10. Further development of health education in all aspects of physical and emotional health with extension to parents and all adult groups who work with children.

POLICE AND COURTS. The family relies upon police and courts for a number of things. However, the reliance has generally been so casual

² *Report of Governor's State Conference on Youth* (St. Paul: State of Minnesota, 1948), 56-57.

that the average citizen pays little attention to them until there is corruption and scandal, which has developed as the result of his neglect. Even without scandal and corruption, there has been a tendency to appoint police officers, town marshals, and county sheriffs whose training and ability do not qualify them for handling young people in trouble. Not only in novels and movies do we find sadistic policemen and judges who believe that some boys are "naturally bad" and who are determined to beat the badness out of them. In rural areas it sometimes happens that town marshals are people who can't qualify for any other job but are made marshals because they might be useful politically. One marshal, for example, could not see the dangers involved in placing juvenile offenders in his old, stinking, broken-down jail. He believed a "good scare" was good for any child who broke the law. Another marshal found it difficult to understand why citizens of his community were excited over an attempted rape. He explained that there was no danger because the man had been sterilized and couldn't make the girl pregnant.

The philosophy of our courts centers around the probability of guilt and the branding of criminals. Each trial becomes a contest between two lawyers in displaying their skill and their ability to free or convict. Often, the accused or aggrieved is forgotten in the struggle. There is little attempt to determine the cause of the behavior and to apply the necessary treatment. In other words, the sanctity of the home or the family as a unit receives little consideration in the courtroom. If a family comes to court, it must be prepared to "do battle" rather than seek reconciliation and understanding.

There are enough exceptions to this generalized picture of our courts to make us realize that the court can be a friend of the family. At the present time, there is considerable agitation in various parts of the United States for the creation of family courts to handle family problems. Such courts would have jurisdiction over all juvenile cases, including those involving the contribution of adults to delinquency, abandonment and non-support cases; paternity-action cases; husband-wife legal problems, and divorce cases. The philosophy of family courts would be similar to that of juvenile courts. The proceedings would be informal; understanding and treatment would be the foremost goals; and guilt, punishment, and retribution would be minimized.

The laws of the land created to protect and support the family are in many respects antiquated. For example, judging by Kinsey's report, many married couples commit a felony in the eyes of the law in their regular pursuit of sexual enjoyment. Our laws need revision on all levels of government. There is need for a national law to deal with divorce and related problems. We will say more about this in the next chapter. Many states have recommended that governors appoint commissions made up of lawyers, social workers, psychiatrists, sociologists, educators, and mem-

bers of other interested professions to study and recommend revisions. Some surveys have been made. Community action is desperately needed to support the creation of these commissions and the recommendations they make. The welfare of the family would be a good political issue or a platform for a political party.

Involvement with police or courts often makes it necessary for a family to have a lawyer. Lawyers, like the members of other professions, can be rated according to ability, training, experience, time available, and other factors. Therefore you will want to investigate before making a selection.

In the larger communities a valuable legal service is rendered by the legal aid society. Anyone who is unable to pay a fee or whose income allows only a small payment can receive help from this organization. It is particularly active in divorce cases, child support, desertion, and other problems that vitally affect the family. The address of your local legal aid society can be found in the telephone directory.

SOCIAL WELFARE. Social-welfare services have become an established resource for families in trouble. The stigma of failure often attached to people in need of social-welfare services is giving way to the realization that any family can be a victim of social forces that place it in need of help. Thus the support and use of community welfare agencies is broadening. A preventive program, as well as more enlightened remedial services, is developing within the social-welfare program. Community-minded people can expect to be more involved in supporting social-welfare services in the future and, as a result of their support, to realize that the services are for their use, too.

Social welfare embraces various programs. Perhaps the mental-hygiene programs are needed most by the largest number of families in a community. The basic American ideal of respect for human personality and preservation of individuality is being undermined by philosophies that look upon the individual as a means, not an end. The preservation of individuality is a paramount concern of the mental-hygiene movement. Support is needed for its programs designed to combat the forces that make for personality disorganization. Other social-welfare programs include caring for families suffering from unemployment; providing for the needs of children who require care outside of their homes, such as orphans; protecting and helping the working mother and her family; assisting the aged; helping to readjust former servicemen to civilian life; training and caring for the physically handicapped; educating and helping immigrants and families of foreign origins; and assisting migrants.

Social welfare has become a thirteen-billion-dollar enterprise today. If for no other reason, communities should be concerned with why and how their money is being spent—not with the idea of reducing the amount, for many of our programs lack sufficient funds—but to see that the money

is more wisely spent. A number of studies indicate we are not using social-welfare resources efficiently. Bradley Buell has reported the results of a study made by his group of researchers in St. Paul, Minnesota.³ They found that a group of 6,500 families, or 6 per cent of the families, were absorbing over half the services of the ninety-two agencies and organizations serving welfare needs. These 6 per cent were receiving services costing five million dollars a year. It is the conviction of Mr. Buell and his associates that the American intent to "promote the general welfare" means more than helping people who have problems. More important is the prevention of these problems. He says that the country's welfare enterprise must now take its next logical step; it must retool for prevention of social ills. To that end, he recommends three basic principles.⁴

1. The plan must be based on community-wide facts which supply clues as to what can be done to remedy underlying causes of community-wide problems.
2. The whole plan of study and operation must be directed toward prevention of family breakdown.
3. Teamwork among the humanitarian professions must be developed.

Suggestions for Further Reading

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³ Bradley Buell, "We Know Better Than We Do," *Survey*, 87 (December, 1951).

⁴ Mr. Buell's ideas are elaborated in his book *Community Planning for Human Services* (New York: Columbia Univ. Press, 1952).

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CHAPTER TWENTY-FIVE

SHOULD DIVORCE BE CONSIDERED?

Divorce has become an accepted way of revoking a marriage. It is something that we need neither fear nor condemn. On the other hand, it brings with it a number of major problems. Before we use it as a cure for incompatible marriages, we should be sure that the cure is not worse than the disease.

Most married people have probably given at least fleeting thought to the possibilities of divorce. From a distance, it may seem like a quick solution to a current and pressing disagreement with one's mate. It may appear as an easy escape from the responsibilities of marriage, which at times seem particularly burdensome. Such thoughts are usually dispelled by a more careful consideration of the difficulties involved in obtaining a divorce and a more careful consideration of the values of the existing marriage. Some people, however, take a second look at divorce and still feel it is the best available solution to their problems. Many of them feel that a legal divorce will merely place a stamp of recognition upon a marriage that has already failed.

At the present time, the price of divorce is high. We are still operating under the illusion that if we make divorce expensive, painful, and difficult to obtain, we will stop families from being unhappy. This is like saying that if a man can't see a dentist, his tooth won't ache. We are also likely to interpret divorce as a threat to the institution of marriage. Actually, many people who seek divorce are seeking relief from a particular marriage only. They are not against marriage as such; they look forward to making a happier marriage. They have no intention of destroying the institution itself. Instead of trying to keep people who want divorces from achieving their goal, we should try to figure out how we can keep people from wanting divorces.

Until the role divorce is to play in our society is more settled, people who seek divorces should be aware of the problems they will have to face. If they feel that divorce is still worth the price, they should be assisted to

adjust to the circumstances so that they can again be accepted into their communities and take on new family responsibilities if they so desire. Those couples who decide against divorce after a look at the problems involved should have the opportunity to seek guidance that will help them re-establish and restore their marriage relations satisfactorily.

MEANING OF DIVORCE

LEGAL. Divorce is first of all a legal process. No matter how estranged a married couple may be, they are considered man and wife until the law decides otherwise. There is no way a couple seeking divorce can avoid the courts. This involves attorneys, legal documents, judges, legal arguments, and money to support the machinery that grants divorces. The specific details of the process are outlined by the laws of each of the forty-eight states.

When an absolute or unlimited divorce is granted, it means that the marriage has been terminated; both parties are considered to be single again and, in most instances, have the right to remarry. Whether or not remarriage can take place immediately after a divorce decree is granted will depend upon the laws of the state. In some instances, remarriage is specifically forbidden for a number of months or a year. If there is a specific clause denying the right to remarriage, the divorce is called a limited divorce. It is similar to a legal separation, which grants partners the right to live separately from each other but still recognizes them as married.

Similar to divorce in results is the legal action of annulment. There are two types of annulments: one, which declares a marriage void from its beginning; the second, which invalidates a marriage from the time its invalidity is declared. Annulments are usually granted when force was used to consummate the marriage, when there was fraudulent representation, when one or both parties were under the legal age, when there was mental incapacity, when the blood ties were too close, when one party was already married or, in some states, when it was a racially mixed marriage. It is interesting to note that annulment is sometimes used when divorce is especially difficult to obtain. In New York State for example, divorce is granted only on the grounds of adultery. Since people hesitate to use these grounds, they seek annulments. In some cases, annulment has been granted even after children have been born. Anyone interested in reading a detailed report on the legal aspects of marriage should read *Your Marriage and the Law*, by Pilpel and Zavin.¹

SOCIAL. A couple who wish to be separated must also rearrange their

¹ Harriet F. Pilpel and Theodora Zavin, *Your Marriage and the Law* (New York: Rinehart & Company, Inc., 1952).

social relations. In the first place, they can no longer act as husband and wife toward each other. If a habitual relation has been formed, this is not easy to do. If they see each other after the legal divorce, there may be a strong tendency for them to act as if they were still married. A man may assume certain authoritarian attitudes toward his former wife, which she may resent even more than when married. Thus, to agree to disagree is not always easy. If the couple are separated spatially, the problem is automatically solved, but if both parties are to live in the same community and see each other, they shouldn't forget that divorce is also a social problem.

New relations must also be established with relatives and former in-laws. Since divorce is usually symptomatic of conflict, it is likely that relatives and in-laws will have taken sides in the fight. After the conflict has been resolved by divorce, the fighting may still go on unless there is a rational understanding of the changed social relations. Friends will also be involved in the change. Some of them may maintain friendships with both the husband and the wife. However, when there are parties and social gatherings, such friends will find it difficult to decide what procedure to follow. Only in the most enlightened circles will both divorced parties attend the same social functions without some embarrassment and uneasiness. Other friends will have taken sides in the conflict. Both parties will be prejudiced against future relations with former friends who took the other side. A couple who decide upon divorce will more than likely have their feelings hurt and be excluded from various friendship circles, not because they are now less desirable, but because divorce has changed the nature of their social status.

There is also the problem of new friendships. On what basis will they be established and maintained? Some people will want to remarry after divorce; others will not. Friends have to be chosen with this in mind. It should also be remembered that people will seek the divorced person's friendship, but not always for the kind of relation that the divorced person may have in mind. This can be embarrassing and difficult. In some instances, there will be a dearth of friends, which will leave the person isolated and lonely. This can be painful, especially when it is added to the problems of getting a divorce.

RELIGIOUS. Churches have long been solicitous of family life and aware of the forces that tend to break up a family. Their doctrines usually express opposition to divorce. Thus anyone brought up within a church will more than likely have religious feelings about dissolving a marriage. This means that when such persons are faced with divorce they must consider the religious implications of their actions. They must justify them in the eyes of their church and to the personal conscience that the church helped to create. From this point of view, divorce must be considered a religious procedure.

If the church forbids divorce or makes it practically impossible to

justify, the religious problem lies in defying one's church. This is a serious matter, with many ramifications. However, there are people who have faced it and solved it to their own personal satisfaction. If the church allows divorce, the religious problem lies in whether one can feel that his actions can be religiously justified. This may involve feelings of guilt and forgiveness. It may even involve the church's explicit approval for the divorce, or at least for a remarriage. Whatever the situation may be, any religious feelings a person has about divorce should be considered if it becomes a serious possibility. Many churches are accepting the problems of divorce as inevitable because of the social conditions of the present era. They not only condone it but lead in helping people to adjust to it, and they devote considerable energy to programs that are preventive.

STATED CAUSES OF DIVORCE. When discussing the causes for divorce, it is important to remember that there are "real" causes and "legal" causes. Each state has its own list of causes for divorce. If a married couple wish a divorce, they must base their complaints upon these legal causes. The causes vary in number and nature. New York, for example, allows divorce only on the grounds of adultery. Alabama lists adultery, desertion, alcoholism, impotence, felony conviction, neglect to provide, insanity, pregnancy at marriage, drug addiction, violence, and infamous crime as causes for divorce.

In order to get a divorce, many people may have to give false reasons for wanting it. Our legal records are full of false and meaningless reasons why people seek divorce. More important than the accepted deceit is the effect this procedure may have upon the people involved. One young man had hated his father for twelve years until he took a course in marriage and the family and learned about the divorce laws in his state. He told how as a boy of twelve he had found the divorce decree of his parents hidden away in a strong box. The cause given for divorce was "adultery." He assumed that his father had been untrue to his mother. He could no longer believe in his father, withdrew from him during his visits to the home, and refused all his gifts. The father was hurt, and the son was angry because he couldn't accept his father's affection. Upon hearing about the state law concerning divorce, the boy confronted his father with the situation. The truth changed their relationship entirely, but the unhappiness could not be wiped out.

The effects upon the couple seeking a divorce may be just as tragic. In some instances, they have arranged to be caught in compromising situations. There was no adultery, only the shame and embarrassment that attends such frame-ups. In one instance a person was killed in seeking the necessary evidence to obtain a divorce. All of this points to the stupidity of our present divorce laws and the need for drastic revision.

REAL CAUSES FOR DIVORCE. The causes of divorce are complex and multiple. In one instance, they seem to stem primarily from social forces.

In spite of everything a couple do to keep their marriage alive, conditions make it impossible. It might be the strains of war, economic hardships, the nature of the husband's or wife's work, living with in-laws, or the neighborhood. In another instance, the causes seem to stem from within the individuals themselves. In spite of favorable conditions, it appears that some people have no will to build a happy marriage. Actually, it is unlikely that any particular divorce is the result of either of these major categories of causes, because the personal and social are so closely tied together.

Harold Christensen, of Purdue University, gives a summary classification of factors that affect the outcome of marriage.² If viewed from the positive side, they are the factors that create happy marriages. By inserting a few words to denote the negative aspects of these factors, we have the factors causing divorce. In a sense, successful marriage and divorce are but two sides of the same coin. This is how his classification of factors appears after we have added a few words to make it conform to our question "What are the real causes of divorce?"

- I. *A [In] Compatible Society.* This refers to the milieu or social setting within which marriage must operate. It involves such factors as:
 - A. Economic level of living
 - B. Condition of war or peace
 - C. Degree of cultural integration
- II. *Emotional [Im]Maturity.* This is a matter of personal development, and it depends upon such things as:
 - A. State of one's heredity and general health
 - B. Presence or absence of neurotic traits
 - C. Degree to which the personality has been socialized
- III. *[Lack of] Pair Unity.* This has to do with the pair relationship, and it refers to such items as:
 - A. Degree of similarity between mates
 - B. Patterns of differentiation and equalization
 - C. Type and amount of love solidarity built up
- IV. *[Lack of] Marital Adaptability.* This is largely a matter of attitude and effort within marriage. It is contingent upon such factors as:
 - A. Amount of cooperation between spouses
 - B. Ways in which stability and flexibility find balance
 - C. Strength of determination to make marriage succeed

DIVORCE LAWS. Divorce laws do not allow a married couple to obtain a divorce without legal reason. At first glance, this may appear as undue interference with the freedom of the individual. On second thought, it is not difficult to see that divorce based entirely on personal desire runs contrary to the many interests of a society. The family is basic in any

² Harold Christensen, *Marriage Analysis* (New York: The Ronald Press Company, 1950), pp. 187-188.

society, and its welfare closely influences the welfare of all the other parts. Besides the personal happiness of husband and wife, there are such matters as children, property, status, friends, and relatives to be considered. If divorce seriously affects these other interests of the group, the responsibility of a married couple to them is as great as to their own personal happiness. Presumably, there should be no serious conflict between personal happiness and other factors in an organized society, but such a degree of organization has as yet never been achieved.

Society's concern over the responsibility of the family to many interests has led to a complex and now out-of-date system of laws concerning divorce. Some of the features of our present laws include the practice of granting divorces on the basis of a few specific acts considered detrimental to marriage and society as a whole. We mentioned these grounds in a previous section. Another feature of many divorce laws is that injury to *one* of the parties involved must be proved. If both parties have been injured, a divorce cannot be granted. Divorce laws also forbid a married couple to agree to divorce. Theoretically at least, one of the couple should oppose the complaint. We say "theoretically" because, in actual practice, one partner tries to prevent the divorce in only about 5 per cent of the divorces. Another rule of law makes it possible for each state to declare void a divorce between two people who actually reside in the state if the divorce was granted in another state.

In practice, the courts find it difficult to follow the letter of the law. Nevertheless, anyone seeking a divorce runs the risk of having the law enforced as written. Because the laws are not rigidly enforced, people seeking a divorce become a party to the hypocrisy that flourishes in our courts today. We badly need revision of our divorce and family laws. Various states have appointed commissions to study needed revisions. Other states refuse to do so. One remedy would be to have a Federal law to help clarify the situation.

The divorce laws of the various states have been summarized in the table on page 326. The table does not in any way serve as legal advice, and, if divorce is seriously contemplated, a lawyer or a legal aid society should be consulted. It is our opinion that some lawyers are more concerned with the welfare of their clients than others; these lawyers should be sought.

FAMILY COURTS. A new idea in the attempt to remedy the defects of our present system of handling divorce problems is the proposal to establish family courts. These courts would repudiate the old court philosophy of guilt and punishment and center their program around the philosophy of diagnosis and therapy. The personnel of these courts would consist of trained workers who would study each case individually and help each family to make its own decisions. Whenever a family genuinely decided upon divorce, such a court would assist in making the necessary adjust-

ments. However, before divorce were granted, every possibility for reconciliation would be explored.³

THE HIGH COSTS OF DIVORCE

FINANCIAL COSTS. The actual costs of divorce vary. Most people seeking a divorce have to hire lawyers and pay court fees. Others also have to pay for detectives to obtain the necessary evidence to prove grounds for divorce. People who cannot afford all these expenses can call upon legal aid societies for legal assistance at nominal cost. The cost will probably vary from one hundred to several hundred dollars.

More expensive might be the financial arrangements made to support dependents. An income adequate for husband, wife, and children living together may not be adequate if the husband must support his former wife and their children in one home and himself in another. The problem becomes much more difficult if he should want to marry again. The average salary of the workingman is not large enough to support two families. At this point society, through its welfare agencies, often enters into the problem of the financial costs of divorce. Mothers sometimes ask for aid to dependent children or for other forms of assistance. Sometimes, they take jobs to support their children, leaving the children unsupervised a great deal of the time. When this leads to delinquency and other personality disorders in the children, society must help pay the eventual financial costs.

As yet, our society has not found an answer to the financial problems created by divorce. Alimony has been the answer in the past. It is not adequate today. Aside from the practical objections cited above, alimony implies that the cause of divorce is usually the behavior of the husband. Today, we do not accept this point of view. For example, Mrs. A. was awarded a considerable amount of money when she divorced her husband, who had become a heavy drinker. It was not brought out in the proceedings that Mrs. A. refused to have sexual relations with Mr. A. for ten years preceding the divorce. Legally, Mr. A. may have been the cause of the divorce. But today people are more prone to consider the less obvious causes of a breakup. The factor of the working wife must also be considered. If she is earning more than the husband, should she pay alimony? Most people would say no. The financial problems of divorce require study to find new solutions.

EMOTIONAL COSTS. The cost of divorce in dollars and cents is much easier to calculate than the emotional cost. About the only thing we can do is to mention some of the emotional stresses that divorce may create. How these stresses will affect each personality can be judged only in terms

³ For the range of cases to be handled by family courts, see p. 315.

GROUNDS FOR DIVORCE

<i>States</i>	<i>Adultery</i>	<i>Cruelty</i>	<i>Desertion</i>	<i>Non-support</i>	<i>Alcoholism</i>	<i>Felony</i>
Alabama	x	x	x	x	x	x
Arizona	x	x	x	x	x	x
Arkansas	x	x	x	..	x	x
California	x	x	x	x	x	x
Colorado	x	x	x	x	x	x
Connecticut	x	x	x	x	x	x
Delaware	x	x	x	x	x	x
Dist. of Columbia	x	..	x	..	..	x
Florida	x	x	x	..	x	..
Georgia	x	x	x	..	x	x
Idaho	x	x	x	x	x	x
Illinois ¹	x	x	x	..	x	x
Indiana	x	x	x	x	x	x
Iowa	x	x	x	..	x	x
Kansas	x	x	x	x	x	x
Kentucky	x	x	x	..	x	x
Louisiana	x	x	x	x	x	x
Maine	x	x	x	x	x	..
Maryland	x	..	x	..	..	x
Massachusetts	x	x	x	x	x	x
Michigan	x	x	x	x	x	x
Minnesota	x	x	x	..	x	x
Mississippi	x	x	x	..	x	x
Missouri	x	x	x	x	x	x
Montana	x	x	x	x	x	x
Nebraska	x	x	x	x	x	x
Nevada	x	x	x	x	x	x
New Hampshire	x	x	x	x	x	x
New Jersey	x	x	x	..	..	..
New Mexico	x	x	x	x	x	x
New York	x	..	..	..	..	..
North Carolina	x	..	..	..	..	..
North Dakota	x	x	x	x	x	x
Ohio	x	x	x	x	x	x
Oklahoma	x	x	x	x	x	x
Oregon	x	x	x	..	x	x
Pennsylvania	x	x	x	..	..	x
Rhode Island	x	x	x	x	x	x
South Carolina	x	x	x	..	x	..

Source: Compiled by John H. Mariano; Council on Marriage Relations, Inc., latest decisions or secure legal advice before initiating proceedings since different states apply statutes strictly.

GROUNDS FOR DIVORCE (*cont'd*)

<i>Impotency</i>	<i>Pregnancy at marriage</i>	<i>Drug addiction</i>	<i>Fraudulent contract</i>	<i>Other causes</i>	<i>Residence time</i>	<i>Time between interlocutory and final decrees</i>
x	x	x	....	A-Q-K	1 year *	None-R
x	x	....	....	B-X	1 year	None-S
x	....	....	....	B-Y-K	3 months	None
....	....	....	....	K	1 year	1 year
x	....	x	....	K	1 year	6 months
....	....	....	x	K	3 years	None
....	....	....	....	K	2 years *	1 year
....	....	....	....	X-Z	2 years *	6 months
x	....	....	....	A	90 days *	None
x	x	....	x	K	1 year	** U
....	....	....	....	X-K	6 weeks	None
x	....	....	....	A-C	1 year	None
x	....	....	....	K	1 year	None
....	x	....	....	....	1 year	None-S
x	x	....	x	K	1 year	None-T
x	x	....	x	C-D-E-X-K	1 year	None
....	....	....	....	F-P-B-A	1 year	None
x	....	x	....	A	1 year	None
x	....	....	....	G-Y	1 year *	None
x	....	x	....	....	5 years *	6 mos.-L
x	....	....	....	....	1 year	None
x	....	....	....	X-K	1 year	None-T
x	x	x	....	....	1 year	None-U
x	x	....	....	B-J	1 year	None
....	....	....	....	K	1 year	None
x	....	....	....	K	2 years *	6 months
x	....	....	....	Y-K	6 weeks	None
x	....	....	....	D-Y	1 year *	None
....	....	....	....	....	2 years	3 months
x	x	....	....	K	1 year *	None
....	....	....	....	....	1 year *	3 mos.-M
x	x	....	....	Q-K	6 months	None
....	....	....	....	K	1 year	** U
x	....	....	x	....	1 year	None
x	x	....	x	K	1 year	6 months
x	....	....	....	B-K	1 year	None-T
x	....	....	x	B	1 year	None
x	....	x	....	H-K-X	2 years	6 months
....	....	....	....	....	1 year	None

110 East 42nd Street, New York, 3, N.Y. Persons contemplating divorce should study interpretations or exceptions in each case can change the conclusion reached. Some others are more lenient.

GROUNDS FOR DIVORCE (*cont'd*)

<i>States</i>	<i>Adultery</i>	<i>Cruelty</i>	<i>Desertion</i>	<i>Non-support</i>	<i>Alcoholism</i>	<i>Felony</i>
South Dakota	x	x	x	x	x	x
Tennessee	x	x	x	...	x	x
Texas	x	x	x	...	...	x
Utah	x	x	x	x	x	x
Vermont	x	x	x	x	...	x
Virginia	x	...	x	...	...	x
Washington	x	x	x	x	x	x
West Virginia ²	x	x	x	...	x	x
Wisconsin	x	x	x	x	x	x
Wyoming	x	x	x	x	x	x

* Exceptions are to be noted.

** Determined by court order. Georgia, period of 30 days to elapse before right to remarry.

¹ Requires 60 days notice of intention to sue.

² No minimum residence required in adultery cases.

A—Violence.

B—Indignities.

C—Loathsome disease.

D—Joining religious order disbelieving in marriage.

E—Unchaste behavior after marriage.

F—No reconciliation for one year after judgment of separation.

G—Unchastity of wife prior to marriage.

H—Any gross misbehavior or wickedness.

I—Wife being a prostitute.

J—Husband being a vagrant.

K—5 years insanity; exceptions; 3 years Arkansas, Georgia and Idaho; 2 years Nevada, Washington and Wyoming; 10 years North Carolina.

L—Defendant must wait two years to remarry.

M—Plaintiff, three months; defendant may not remarry before three years without consent of court. So-called Enoch Arden law provides for annulment of marriage for absence of either party for five successive years if unknown to be alive.

N—Except in cruelty cases, one year to remarry.

GROUNDS FOR DIVORCE (*cont'd*)

<i>Impotency</i>	<i>Pregnancy at marriage</i>	<i>Drug addiction</i>	<i>Fraudulent contract</i>	<i>Other causes</i>	<i>Residence time</i>	<i>Time between interlocutory and final decrees</i>
x	x	.....	.....	K	1 year *	None
x	.....	.....	.....	A-B	2 years	None
x	.....	.....	.....	K-X	1 year	None-N
x	x	.....	.....	W-K	3 months	6 months
x	x	.....	x	Y-K	1 year *	6 mos.-O
x	.....	x	.....	I-B	1 year	None-V *
x	x	.....	.....	B-X-K	1 year	None
x	.....	.....	.....	X	2 years *	None-R-U
x	x	.....	.....	B-J-K	2 years *	1 year
					60 days	None

O—Plaintiff, six months; defendant, two years to remarry.

P—If guilty spouse is sentenced to infamous punishment.

Q—Crime against nature.

R—Sixty days to remarry.

S—One year to remarry.

T—Six months to remarry.

U—Adultery cases, discretion of Court.

V—Four months to remarry.

W—Separation for three years after decree for same.

X—Separation no cohabitation—five years. Exceptions: Rhode Island and Texas, 10 years.

Y—Separation no cohabitation—three years.

Z—Separation for two years after decree for same.

Notes—The plaintiff can invariably remarry in the State where he or she procured a decree of divorce or annulment. Not so the defendant, who is barred, except in certain States. After a period of time has elapsed even the offender can apply for special permission.

The U.S. Supreme Court in a 5 to 4 opinion, ruled April 18, 1949, that one-sided quick divorces could be challenged as illegal if notice of the action was not served on the divorced partner within the divorcing State, excepting where the partner was represented at the proceedings.

Source: *The World Almanac and Book of Facts*, ed. Harry Hansen (New York: World-Telegram and The Sun, 1954), p. 312.

of each situation. The costs may be temporary or they may be permanent.

Many divorced persons suffer from regret. When the daily habits and feelings of married life come to an end, they may have momentary or even permanent feelings of regret. The offense or offenses, which once seemed so important, often lose their significance in contrast with the prospect of living without a mate.

Feelings of guilt and failure may also accompany divorce. These feelings may come from one's conscience or from evaluation of the past. "If I had only done things differently" may plague a person's thoughts for a long time. They find little consolation in the fact that blame is a complex and rather elusive matter that cannot be placed upon one person, without many qualifications. Even if one doesn't feel guilty or a failure, he or she still has to face the judgments of people who may feel the need to blame and to arouse feelings of guilt in other people. Even though such people may be only the neighborhood gossips, their stinging remarks and insinuations are not always easy to brush aside.

A divorced person may suffer from feelings of loneliness after the separation. This is more likely for a man than a woman if there have been children and they are living with the mother. Men often miss a familiar place even though it hasn't been a friendly one. If there are no children in the family, the wife may suffer more from loneliness, for it has been traditionally easier for men to cast about for new friends than it has been for women. This tradition, however, seems to be undergoing a decided change. Also, loneliness can be felt in the midst of new friends and situations. The emotional attachments to the old are not always easy to break, and no matter how careful a person or his friends may be, reminders of the past will arise.

In contrast with feelings of guilt and regret, divorce may bring feelings of relief. It may be a relief from the duties of marriage or just a relief from trying to decide what to do. The air of finality that divorce can produce may make it possible for a person to look at life in a more positive way and to effect positive personality changes. In other words, divorce not only brings its emotional problems but can also bring emotional catharsis.

CONSEQUENCES OF DIVORCE

THE ATTITUDE OF FRIENDS. What do friends really think? This question is often asked, and there is no definite answer. It is likely, however, that many people will think of the divorced couple as unfortunate. They will wonder where the blame lies, and discuss it among themselves. There may even be arguments about the matter. When this happens, the friends will possibly take sides and offer consolation, comfort, and advice to the party who appears innocent in their eyes. It will seem to some friends that

the problems could be solved if the couple only possessed their own intelligent and understanding ways of solving problems. There will likely be speculation and perhaps a friendly wager that reconciliation will take place in spite of the divorce. The couple will probably be the target of many questions, both direct and subtle. No matter what they say in reply, their answers will be given an interpretation that fits the preconceived pictures the friends have. Their friends, whatever they say or do, are likely to maintain they are doing it with the welfare of the couple in mind.

What can people do to help their divorced friends? For one thing, friends can learn to realize that they would probably follow the same procedure and feel the same way under the same circumstances. If they realize this, they may more easily accept friends who are divorced without judging them or asking for detailed accounts of why it happened. People faced with problems need friends who can accept them and their feelings without passing judgment. They will want the privilege of showing their hatred and disappointment with the former spouse without being tagged as an ungrateful or misunderstanding person. They need friends who realize they are capable of changing their feelings toward past events. An hour or two of unrestrained wrath toward the former husband or wife may actually help to develop a kindly and friendly attitude. A friend who can listen to this wrath and realize that a new attitude is being developed is the kind of friend such a person needs.

Very often friends do not have the time or the disposition to serve in the capacity of the understanding listener. Sometimes the troubled person cannot "let go" his feelings among friends. Under these circumstances, a trained counselor is recommended. With the help of a counselor, a person not only is able to express the feelings that bother him, and thus find relief, but he can expect to receive information and self-understanding that will make it easier for him to adjust to his new life and look forward to another marriage if he should want it.

READJUSTMENT OF SEX HABITS. Legal divorce restores a person to a single status. As such, all moral and legal means of sexual intercourse are taken away from him. It may be argued that this is unreasonable. Nevertheless, many people in our society expect divorced people to conform to the same sex standards they impose upon people who have never been married. Violation of these standards involves all the gossip and disapproval that go with violation of the sexual code by single people.

The problem of sex adjustment is never as simple as deciding to break the conventional code and accept the consequences or deciding to remain continent and accept its frustrations and difficulties. Some men, for example, think of divorced women as easy sexual targets. Philanderers, single men, and widowers may seek the friendship of divorcees with nothing more than sexual relations in mind. This can be very upsetting to the divorced woman. If she has found sexual satisfaction in marriage,

the advances of these various men may be hard to resist, not only because of their persistence but also because of her own strong desires. Because marriage is the only protection against this situation, a woman may be tempted to rush headlong into another marriage without serious consideration of other important factors. On the other hand, there will be divorced wives who will find being single a relief from the demands of a man. In this case, the divorcée may be distressed by the bold suggestions of men and as a result develop a more thorough dislike of them than she had at the time of divorce. She may decide never to consider remarriage in spite of the fact that another marriage might help solve many of her problems.

If the divorced man seeks sexual relations, he may look for them on a lower socioeconomic level. This can involve conflict with his established friendship circle and entertainment habits. He may want to avoid his usual places of entertainment and his friends because of what his old friends might think if they saw him with girls of lower status. Divorced men who don't seek sexual favors may still be classified as wolves by many women. They may find it difficult to establish new friendships on a companionship basis. They also have the problem of sexual frustration, which is a difficult one for men who have regularly found satisfaction through marriage. They may develop hostilities, tempers, and various tensions which become difficult to manage.

EFFECTS OF DIVORCE ON CHILDREN. There is no doubt that many married couples remain together "for the sake of the children." Whether or not this is a wise policy is still a matter of opinion. If, on the one hand, a couple feel compelled to remain married and succeed in resolving their problems, the marriage has been saved and the children have a father and a mother. However, attempts to resolve marital problems may very easily fall short of the desired goal. As a result, the problem of a parent may be projected onto the child. He may become the target of hostility, jealousy, and other negative feelings formerly directed toward the spouse. Or the couple may attempt to hide the bitterness between them. It is extremely unlikely that this can be done successfully. Children can feel tension in the home in spite of everything that can be done to hide it. There is reason to believe that separation might be better than trying to conceal dislike and contempt for one's mate.

From the child's point of view, divorce presents several problems. First is the matter of loyalty. Divorce signifies disagreement and conflict. It is most difficult for parents to let their children remain neutral. Usually the child is torn between two loyalties, a situation hard for him to handle. If he decides to take the side of one parent, he may wonder if he hasn't made a mistake. If he shifts his loyalties, he may be disappointed or rejected by both parents. He, in turn, may reject both of them. This too involves many problems.

The child of divorced parents may face the problem of growing up

without an intimate relation with adults of both sexes. The lack of this experience may handicap him in his relations with all members of the sex absent from the home. He may, as a result of living with only a mother, have a conception of marriage that does not fit into the usual marital patterns. In some instances, the child may serve as a substitute for the father or the mother. This might overburden him with responsibilities the average child should not be expected to assume. At least one such person complained that he had never known what it was to be an irresponsible child.

The attitude of others is another factor the children of divorced parents must face. They may be offered unneeded pity at one time and be excluded at another. Some people are thoughtless enough to use a divorcing couple's children to seek information about the parents. They hope the children will reveal choice bits of information that can be used for gossip. When these children are old enough to marry, they must also face the question of whether or not they are good marital risks. If they do not raise this question themselves, their intended mates or parents-in-law probably will. These are examples of problems that other people create for the children of divorced parents.

REMARRIAGE

We recommend that most divorced persons consider remarriage. Whether or not they decide in the affirmative depends upon a number of factors. First of all, a person would want to know if the divorce had solved the problems that caused the difficulties in his previous marriage. If the unhappiness of the previous marriage had been caused primarily by the personality of the mate, divorce may have solved the problem and, remarriage would present no more difficulties than any other marriage. Care should be taken not to marry another person with the same personality traits as the previous mate. We give this warning because some people are prone to make the same kind of mistake over and over again. If, however, part of the trouble in the earlier marriage had been caused by one's own neurotic or unstable tendencies, divorce is not likely to have solved these problems. The same tendencies will be taken into another marriage unless they are modified. Under such circumstances, the question of how these tendencies will affect the new partner and the marriage relation must be considered. All the factors previously discussed regarding mate selection and personality adjustment bear upon these questions. If neurotic tendencies are exaggerated, it might be worth while to visit a counselor or psychiatrist in order to achieve some understanding of these tendencies and lessen their negative effects upon a future marriage relation or any other friendly relation.

Another major consideration in deciding about remarriage is the

problem of children by the previous marriage. If there are children, their wishes have to be considered. This holds for the children of either party. Will these children live in the same home? What will be their relationship to the adults and other children? For example, will the contemplated step-children think of the new member of the family as a parent, or will he or she just be considered a convenience for father or mother. Sometimes the problems of property and support of children by a previous marriage become involved in a remarriage. Children of the new marriage may also create problems. What will be the relationship of these children to other children? Will they consciously or unconsciously be given preference over the children born in other marriages?

There are other factors to be considered that are unique to a particular person. It might be a matter of money, it might be the desire for freedom not possible in a marriage relation. Whatever the factors are, they should be considered before a new marriage is consummated. Remarriage is an answer to many problems, but it should never be forgotten that a second marriage will have its own problems as well as many of the problems of the first marriage. For some people, the experience of the first marriage will make the second one easier, but this is something that does not come automatically. If the fact that other people remarry is any comfort or encouragement, it can be pointed out that about three-fourths of the divorced people in the United States remarry.

Is a divorced person a bad marriage risk? It is dangerous to answer this question in a general way because of the scarcity of evidence to prove any general statement and because of the exceptions to any generalization that might be made. On the positive side we have the conclusions made by Locke. He concluded that remarried divorced women are as well adjusted in their present marriage as women who remain married to their first mates. He tentatively concluded that divorced men are less adjusted in subsequent marriages than divorced women.⁴

Reuben Hill and Willard Waller state the reasons why a divorced person is probably a poorer marriage risk than a person who has never been married.

We must not forget that the person's former marriage, and also his maladjustment in that marriage, had its roots in his own personality. Of course we must consider the possibility that the inability to adjust in marriage was rooted in the personality of the other person, or that the mating was ill assorted and could not work in spite of the fact that neither of the mates had any pronounced personality defects; nevertheless it is useful to inquire why this ill-assorted mating took place. At any rate, we must believe that a considerable number of unad-

⁴ Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and a Happily Married Group* (New York: Henry Holt & Co., Inc., 1951), p. 309.

justable persons are included in the group of the divorced, and that is enough to support the notion that the divorced person is a relatively poor marital risk.

We must also ask ourselves what effect the former marriage and the divorce process have had upon the personality of the divorced person. It seems likely that the divorced person has learned from his experience but that what he has learned is not the sort of thing which will contribute to the success of his second marriage. As a result of the divorce process, one may form an attitude of self-protection in love which is not consistent with a complete emotional outgo with a second mate; it is true that most cases have been observed in a relatively early period of the divorce experience, and that they may have changed somewhat thereafter, but the evidence shows that there is often a permanent injury to the individual's capacity to love another person wholeheartedly. Again, a study of divorced persons by one of the authors indicates that relatively few completely overcome the fixation upon the former mate, and it seems very likely that they would carry this love enslavement to another into their association with the second mate. All of this is not, of course, to deny that a certain number of divorced persons do in fact make a complete transfer of their affections to their second mates.⁵

Thus it seems reasonable to suggest that divorced persons should seek the advice of counselors and psychiatrists before making a final decision about remarriage. A good counselor will never give a yes or a no to such a question, but after a joint analysis a person may be able to see more clearly what can be expected. A person never before married who is considering marriage to a divorced person should weigh all the factors carefully. Just because one marriage has been a failure does not mean that a second one will. The chances for happiness depend upon many different factors, and there is no study or conclusion that can produce an unequivocal answer.

Suggestions for Further Reading

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CHAPTER TWENTY-SIX

IF YOU STILL NEED HELP

In recent years an increasing number of marriage-counseling centers have been organized throughout the United States. There are also a growing number of people who are trained and skilled in the art of marriage counseling. They offer their services to those contemplating marriage and to those having difficulties in marriage. The American people have come to see the need for such services and are showing a willingness to accept them. However, the process is still far from complete. There are still people who let fear and pride stand in the way of seeking competent help. There are also those who visit a counselor only as a last resort before turning to the divorce courts. But there are some who believe that postponing a conference with a counselor is as foolish as waiting to see the dentist until the tooth needs to be pulled. Attitudes don't change overnight. In the meantime, visiting a marriage counselor will probably require more consideration and more courage than visiting other professional people, such as doctors or dentists. Even if a person in need of help has no misgivings about seeking competent counseling, he should inquire into the professional standing of the agency or counselor he plans to visit. There are still charlatans posing as marriage counselors, and there are those more interested in dollars than in offering a genuine service.

PERSONAL OBSTACLES TO SEEKING HELP

The first big obstacle to seeking help is probably a person's reluctance to be seen by friends and acquaintances in a counselor's office. Actually, he is not likely to be seen, because experienced counselors are aware of this feeling and usually make efforts to prevent such a situation. If it does happen, and it can, there is the consolation that you are traveling in good company. Marriage problems are not limited to any one group of people, financially, occupationally, or socially. If the names of the people seeking marital assistance were known (something that will never happen because

of the strict confidence in which each record is kept), the list would include people from the highest to the lowest status.

Some people refuse to consult a counselor because they believe that consultations would be an admission of failure on their part. There are at least two points of view that should be considered if this feeling exists. First of all, it is sometimes helpful to admit failure and then develop a fresh approach. Recognizing that old ways don't work makes a new outlook easier to accept. In the second place, seeking help is not necessarily an admission of failure. Discussing one's problems with an understanding and sympathetic listener is often a means of avoiding failure. Consultation indicates foresight and the will to solve the problems rather than acceptance of defeat. This is sometimes difficult to realize; nevertheless it is true.

Counselors have been told, "I hesitated to come because I couldn't put my finger on my problem." This sometimes turns out to be a major reason for seeking help. In some instances, the person needs more help in understanding what his problem is than in solving it. At other times, defining the problem is only the initial step of the counseling process.

Closely related to the problem of not knowing how to state one's difficulty is the person's fear that he won't have anything to say when he reaches the counselor's office. More than likely this will not happen. Part of the reason is that skilled counselors will do all they can to make the person feel comfortable and at ease. Furthermore, it won't take long for the visitor to realize that everything he says is considered important and that the counselor is trying to understand how he feels. There will be times, however, when a person will feel more like expressing his feelings than his thoughts. This, too, the counselor will readily understand. If a person feels the need to cry, it can be done in the privacy of the office without embarrassment or shame. Experience has taught counselors to keep a box of Kleenex handy.

The fear of becoming a "guinea pig" or a "case" if one visits a counseling center is another factor that might keep people from seeking aid. If everyone could see the care and concern that is given to protect the identity of each person who visits a counselor's office, this apprehension would disappear. No professional group is more concerned with respect for the individual than professional marriage counselors. This does not mean, however, that people's problems are not discussed at appropriate times. Occasionally, it may be necessary for a counselor to consult a medical specialist or psychiatrist about the best way to help a client. Or he may discuss a client's history with other professional workers in order to contribute to the development of professional understanding and techniques of helping. A client might also become part of a group average in a study concerning marriage and family relations. In no instance is a name used, and always certain unimportant details are changed to make it im-

possible to figure out who the client is. No one seeking help from a competent counselor is considered a "guinea pig" or a "case."

A person may have the fear that he will reveal things he never planned to tell anyone. This does sometimes happen, much to the relief of the person. Secure in the knowledge that what he says is confidential and that he is accepted as a person regardless of his thoughts or behavior, the client realizes how helpful a "confession" to the appropriate person can be. Other people will prefer to keep certain things to themselves while seeking help. Under no circumstances does a competent counselor pry into a person's secrets. He accepts and tries to understand what is told him and he respects a person's privacy.

Finally, we would like to mention the obstacle of the lack of faith in the counselor. This may be a legitimate objection. Not everyone is qualified to give competent help. It does happen that people who want to make others over into their own image sometimes conceive of themselves as counselors. They can seriously upset a person seeking advice. But even if the counselor is well qualified, the client may have periods of doubt about his competence. If the counselor is competent, he will discuss these doubts without embarrassment. He will welcome the expression of all his client's feelings and ideas because they can contribute to the establishment of the understanding and meaningful relation that is basic to the counseling process.

SELECTION OF A MARRIAGE COUNSELOR

The first step in selecting a marriage counselor is to look at Appendix B of this book. It is a list of agencies who can recommend qualified marriage counselors in the United States. A second step is to write to the American Association of Marriage Counselors, Inc., 270 Park Avenue, New York, New York. This organization has information about marriage counselors and marriage-counseling services throughout the United States. If neither of these attempts helps you locate a counselor in your vicinity, a letter to the Family Service Association of America, 192 Lexington Ave., New York, New York, might be helpful. They could advise you of the family agencies they represent that have case workers doing marriage counseling. A third source of information is the Planned Parenthood Federation of America, 501 Madison Ave., New York, New York; a fourth, the National Council on Family Relations, 5757 South Drexel Avenue, Chicago, Illinois.

Not all marriage counselors or agencies will be listed with these organizations. The competence of those not listed must be judged by the people who desire to use them. To help with this evaluation, we mention the following factors for consideration. Is the counselor a graduate of a school of medicine, a school of social work, a theological seminary, or

does he or she hold a graduate degree in sociology or psychology? If the counselor is a social worker, it is desirable that he or she should be a member of the staff of a recognized licensed agency where counseling is at least one phase of the agency's work. If you choose a sociologist who has specialized in the family or a psychologist it is important to know what his or her professional standing is in the eyes of other professional colleagues. Inquiry is called for. An independent counseling agency, if it is first-rate, is likely to have an advisory board made up of reputable physicians, psychologists, sociologists, psychiatrists, gynecologists, lawyers, and other professional people. The active workers may be mainly lay people, but they will operate under the direction of highly skilled persons professionally trained in some specialty.

It should be clearly understood, however, that many people in medicine, theology, psychology, sociology, and other professions may be competent enough in their special fields but not equipped either by training or personality to function sympathetically and competently as marriage counselors. Graduate training in a specialty, therefore, while indispensable as background equipment, is not a guarantee of efficient counseling service. There can be no doubt, however, that, if readers ask questions along the lines outlined above, they will at least have some protection against charlatancy and general incompetence.

EXAMPLES OF MARITAL AND PREMARITAL COUNSELING

The following three cases are examples of what happens at a counseling center. They are taken from the files of Marriage Council of Philadelphia, one of the oldest and best known of the agencies in the United States. Details such as names, places, and other identifying factors have been removed from the records. They were first presented in Emily H. Mudd's book, *The Practice of Marriage Counseling*.¹ Emily H. Mudd is the executive director of Marriage Council, Philadelphia, and is primarily responsible for the agency's growth and development.

Mr. G . . . is typical in peace or war of the group of clients in whom Marriage Council is the most interested from the point of view of good mental hygiene. This group used the agency for general premarital preparation and often seemed to represent intelligence, strength, optimism, and the will to do. They constituted 23 per cent of total intake.

Mr. G was twenty-three and in professional school when he first came to Marriage Council. He wanted to learn about marriage counseling methods and philosophy on his own account, and in order to suggest sources of help for young married friends in another city who were having severe difficulties. He

¹ Emily H. Mudd, *The Practice of Marriage Counseling* (New York: Association Press, 1951). Reprinted by permission.

was told something of how the agency functions and given material from the office lending library. He was also given names for his friends of both a counseling service and individual psychiatrists in the city in question.

Nine months later Mr. G made an appointment for himself and his fiancée. He was now engaged and wanted to discuss the various aspects of adequate preparation for marriage. Both young people filled schedules before seeing Counselor. They felt their information to be fairly complete in physiological matters, a fact authenticated by later discussion. After ten minutes or so together with the Counselor, they were seen separately. Attitudes and feelings toward present physical sharing and sexual experiences as they grew up were discussed frankly and easily with each partner alone. Opportunity was given for each to raise questions and mention past experiences confidentially. It was suggested that they read the Butterfield pamphlet separately or together and return for further interviews if new questions occurred.

Mr. G and Miss H were then seen again together. Mr. G wondered whether it would be a good thing for his future wife to have some sort of a job. She was used to working under pressure at college and didn't know just what she wanted to do now. Roles of marriage partners were discussed in their interchangeability, feelings of adequacy and mutual respect, ways of bolstering each other, means of talking over hurt feelings constructively, and causes of oversensitivity. The need for each partner to share in plans, decision, and responsibilities was explored. Mother and father influences and identifications were also mentioned. Mr. G realized that he wished to understand better the emotional and psychological reactions and differences between the sexes. These were discussed, after which Mr. G requested supplementary reading for the summer period. Several appropriate books were suggested by Counselor from the lending library. The importance of premarital medical examination for both partners was stressed and an appointment made by them subsequently with a reliable physician. A fee of \$4.00 was paid for the interview and use of lending library.

In the fall of the same year Mr. G sent a contribution of \$10.00 "for help received from books and counseling." He was now married but as war had broken out he was volunteering for active duty. His wife thought she might be interested in training herself for counseling. She would like to talk to counselor about suitable graduate courses.

A year later Mr. G, on furlough, called Counselor asking for referral suggestions for a friend who wanted good vocational guidance. These were given him. He reported he and his wife were getting along famously. He felt they had worked through any misunderstandings and differences during engagement and had established such a sound give-and-take relationship that they would be able to carry on with confidence in spite of war and would be able to weather any new differences which might result from the war.

After his discharge in 1944, Mr. and Mrs. G took an active part in a Youth Conference organized by Marriage Council. Mr. G and his wife presented themselves to the group as persons who had found much comfort in using the premarital service. Five years after this Mr. G phoned Counselor that he and his wife now have three fine children, one a newly arrived baby. He asked about a good pediatrician, as his own family physician had recently died. He was given several suggestions for sources of expert pediatric care and the name of one of

Marriage Council's sponsors, a professor of pediatrics. He was told of the referral service of the Philadelphia County Medical Society.

Subsequent reports from other sources indicated Mr. G to be taking a leading part in civic affairs. The marriage was apparently very satisfactory to both partners.

War brought many nationalities together and led to some marriages which otherwise never would have taken place. In some instances the differences and responsibilities involved in international alliances, added to other anxiety-producing factors in the world of war adjustments, aided in precipitating acute symptoms of distress.

In the case of the next young couple we see such factors at work; we also see courage, inner resilience, and persistent strength win out over the inherent emotional and environmental complications. Specific premarital problems were 11 per cent of total intake during war.

Mr. J was referred to Marriage Council by a psychiatrist. He was thirty-two, the son of middle income Jewish parents. He had done well at college and held a fair job before war broke out. During his four years of frustrating and isolated overseas service, Mr. J had fallen in love with a girl whom he had asked to marry him. After he had returned to this country and been discharged, plans were made by him and his family for his fiancée to visit and then stay on to marry. It was at this point that Mr. J developed acute anxiety symptoms and finally went to a psychiatrist.

The psychiatrist saw him six times and then talked to Counselor at Marriage Council, suggesting that Mr. J be seen at Marriage Council as well as occasionally by him. The psychiatrist told Counselor "he felt Mr. J had a serious condition and was subject to extreme depression periodically." He felt some question as to what marriage would do to Mr. J. There was a possibility that it might precipitate more acute depression. There was, however, an equally grave responsibility in making any such statement to either Mr. J, his parents, or fiancée, because if anyone were to forbid marriage this factor in itself might be a precipitating cause for a more acute mental depression. Dr. X felt it important for Mr. J to get all the help he could from Marriage Council as well as from him.

The Counselor accepted the case with the understanding that she would work with Mr. J on his feelings, hopes, goals, etc., in connection with *his fiancée and his marriage*; the psychiatrist would continue to work with him as the need arose in connection with his depression and would keep a supervisory relation to the whole case. It was also agreed that counselor would see Miss K and work with her, focusing on the marriage.

Mr. J and Miss K came in together for their first appointment and were seen separately by counselor. Mr. J was seen three times in the next two weeks and Miss K twice. In his interviews, Mr. J discussed in detail with Counselor his questions about Miss K—her differences from him in background and personality, and her similarities; his obligation to her to carry through with their plans since his fiancée had left her home and country and was here as a stranger waiting to be married. He talked of his parents' marriage, his relation to his father and mother and to his older brother who was already married and had not had

a good relationship to his mother since marriage. He considered his work and how it might be affected by the new interruptions and responsibilities, and his own ideal of marriage and its meaning to him. His attitude toward affection, sharing and sexual expression was explored and found to be apparently very normal and natural.

After these interviews Mr. J, on his own initiative, took steps to work out the practical details of the wedding which he had been postponing indefinitely. He bought an engagement ring, chose a best man, and set the actual date.

When in his third interview, Mr. J discussed his periodic depressions and it became clear the wedding date was set, Counselor recommended to him that he see his psychiatrist again. Counselor reported her contacts with Mr. J to the psychiatrist.

Miss K had two interviews. She was young, vital, warm, and healthy in attitude and physique. She had a practical, realistic, as well as idealistic view of marriage and its responsibilities as well as joys. She was anxious and ready for physical sharing. She used her interview time to explore her feelings about the possible effects of her fiancé's depressions on their marriage and later on children. She tried to gain deeper understanding of her responsibility in this matter and how best she might help. She then answered Counselor's questions about her parents' marriage, her relation to her own father and mother, her feelings about living in a new country, her in-laws, her fiancé's work, and the way she herself would have to live and work. She gladly accepted referral for premarital physical examination and wished to discuss the temporary postponing of children because of her fiancé's emotional as well as economic condition.

Counselor reported her interviews with Miss K to Mr. J's psychiatrist. He felt it unnecessary for him to see Miss K because of the helpful and adjusted person she seemed to be. Following these conferences, Dr. X felt that if no acute depression developed, Mr. J would be able to go through with the wedding and that this would be an advantage to both young persons.

A report received a month later from the psychiatrist stated Mr. J's family had written him that the marriage had taken place and everyone seemed well and happy; Mrs. J also wrote Counselor. "Both J and I want to thank you for your good wishes for our future, and for all the help you gave us, which has helped to give that future such a sure foundation. J has been so full of life lately, without a trace of his former depression, that I cannot help believing that he has discovered the secret of his rightful happiness."

Four months after marriage the routine follow-up material was sent to Mr. and Mrs. J and returned. This indicated an excellent beginning adjustment. They subsequently came to the office for the routine postmarital interview on sex adjustment. This showed a participating, full, and mutually satisfying relationship. Other areas of the marriage were explored and although there were minor adjustments to be made, both partners independently reported they were able to work these out, and did not feel that they constituted problems. Both also reported only occasional and mild feelings of depression on Mr. J's part—"nothing like before." As Mr. J put it, "Marriage makes one hold on to one's self more than when one lives alone. It is fine."

Mrs. J took books from the lending library on mother and baby care and

said they were hoping to have a child soon. A year later Mr. J wrote of the arrival of a fine healthy boy and sent a membership contribution to Marriage Council. "We do greatly appreciate the work you are doing."

Reports received after another two years indicated Mr. and Mrs. J, his job, the child, and the marriage all to be in splendid shape.

Mr. and Mrs. D are older than the average Marriage Council clients and had been married for a longer time before trying to do something about their difficulties. Mrs. D felt her way toward getting help by first seeking assistance for her daughter who was upset over a decision about marriage in war time, . . . and later seeking it for herself. Although her marriage was apparently badly deteriorated when Mrs. D got to Marriage Council, . . . much change took place between the partners as a result of Mrs. D's six interviews and Mr. D's one. This counseling contact came at a time when Mrs. D was desperate and her husband most unhappy. Basically these two people needed and wanted each other. Their use of the counseling relationship enabled them to remould their own daily living so as to find some satisfaction and comfort from each other and from marriage.

Mr. and Mrs. D were past middle age, Mr. D being four years older than his wife. Both were Protestants and college graduates. There were three children, two daughters twenty-three and eighteen, and a son eleven. Mr. D had a business position with a salary of \$7,000; Mrs. D was a housewife. . . .

First contact with agency: Mrs. D telephoned and talked with Counselor about the situation of her daughter who was considering breaking up with the man she had been planning to marry for two years. Mrs. D felt he was a nice fellow but temperamentally quite unsuited for her daughter. She thought him nervous, unstable and badly adjusted, and felt they both brought out the worst in each other. The man had been pressing her daughter to marry and finally issued an ultimatum that a date was to be set before he was sent overseas "or else." Mrs. D rather hopefully seemed to think this was the "or else." She said her daughter had a terrific need for help and guidance in connection with her relationships with men. Perhaps particularly due to the uncertainties of war, she got involved without using proper judgment. Counselor spoke of our willingness to see the daughter should she wish to come in.

Letter from Mrs. D enclosing check (for membership in Marriage Council). She reported that her daughter had not desired an interview. She has announced her engagement but they do not plan marriage until he is discharged. Mrs. D then asked if she could talk with someone on the staff about some matters that have been worrying her about herself.

Counselor replied thanking Mrs. D for the check and suggesting she call for an appointment at her convenience, mentioning Mrs. Z as the Counselor she may work with. . . .

First Interview—Mrs. D, . . . : It took Mrs. D about twenty minutes to fill out the schedules and when she came into the office Counselor wondered if filling them out had not been quite a hurdle for her. Mrs. D said uncertainly that the real hurdle had been to get here. She looked ready to cry. She explained that she was unwell and needed a maid to help with the housework and that her

marriage was just impossible. She hoped that Counselor would be able to tell her what she could do to adjust to her husband so life would be more tolerable. As it is she has gotten to the end of her rope. She was pretty annoyed with her husband in every area of their life, particularly because of his interest in their car on which, from her account, he did seem to work furiously. He then demands that the family appreciate all his work. She made detailed references to former squabbles they have had.

She contrasted herself as a refined woman to her husband whom she characterized as vulgar. He constantly embarrassed her and she could not stand up for herself because of her dislike of scenes. She was very startled when I asked her why not, and now she moved with humor and sweetness to say perhaps she had not stood up enough for herself. She described the way she retreats from Mr. D by withdrawing into herself.

I said it would sound as if she had gotten into a hole and pulled the top in over her and maybe our job was to help her get out. By now the time was practically up and we used the remaining few minutes around Mrs. D's decision to continue here for a few more interviews. She made an appointment in ten days' time.

Fee: The fee presented quite a difficulty since Mrs. D had no idea of her husband's income. She did not think she could discuss this with him but because we have a sliding scale and needed to know her income before we could set the fee, Mrs. D decided she could ask him. We also discussed briefly how Mr. D could be involved in what we were doing.

Mrs. D was given *The Happy Family* to read.

Second Interview—Mrs. D, . . . : Mrs. D arrived ten minutes early and looked much happier than she had last week. She expressed a great deal of discomfort at being here but said it had done her a lot of good to come last week; she had gotten a maid and had even answered her husband back once. Her face was very mischievous as she recounted this and her other little stories of times when she answered Mr. D back. She was awfully pleased with herself and when I went along with her on what she had done she told me that she had been thinking over a remark that I had made last week as to why she worried about the past. It had made her think more about the present and she realized that a lot of her trouble was her own sense of inadequacy.

We explored this briefly. Mrs. D had said earlier that when her husband had found that she had come here he had asked if she were getting a divorce. She had been so overcome by this conclusion of Mr. D's that she had not been able to cope with it at all. I said it was my feeling that we were trying together to find a way to make her marriage work and that I had no sense of her really wanting a divorce. At my use of the word "divorce" Mrs. D gave me a look of terror.

We went on to discuss, but inconclusively, the possibility of Mr. D having an interview here. Mrs. D decided that she herself wanted to continue no matter what her husband did. We planned two more interviews at this point with the idea of an evaluation when they were over.

Mrs. D said she had gotten a lot out of *The Happy Family* and I suggested she read *Discovering Ourselves*. Mrs. D had been able to ask her husband about

his income and was a little surprised that he had told her directly. The fee worked out at \$6.00 a visit which Mrs. D felt was fair, but she also felt that she would have to use her interviews sparingly. . . .

Third Interview—Mrs. D, . . . : When Mrs. D came into the office she stalled along, talking in a social kind of chitchat for the first ten minutes. Then with some help from me she was able to get into the interview by telling how puzzled she is to find herself coming to Marriage Council and being very much helped by the interviews. She looked at me gayly and said "you know I am feeling very well now." She recounted a conversation with her husband that she had had a few years ago in which he had compared himself to a mountain and the other people in his life to a river which had to flow around him while he did not move. Mrs. D said with spirit that her husband did not realize that the river could change its course if the mountain was too unyielding.

From this she recited several instances of the past week which formerly would have led to trouble between herself and her husband. She had answered him back directly and to her surprise that had ended the matter. Mrs. D was delighted at the way things were going between them and her attitude was that of a mischievous child.

Just at the end of the time she told me that her blood pressure is normal now. She was inclined to give me the entire credit for this in spite of the fact she is having medical treatment.

Mrs. D also has been able to manage her household much more easily. Her doctor had told her that she should play more and we discussed the kind of activity she would like. When our time was nearly up I suggested that we fill out the sex schedule. The D's haven't had intercourse for the past four years and it had been "tapering off for a long time." Mrs. D's reason for this was that she could not stand her husband's attitude towards her during the sexual act but she felt that if they could work their other problems out that they could work this one out too. She almost always had orgasm but she achieved this by fantasizing that she was having intercourse with another man..

Mrs. D brought up the next appointment and said that she had not been able to ask her husband to come in but she would like to have the time saved and if he would not come in she would keep the appointment herself.

Letter received from Mrs. D saying that Mr. D will keep the appointment on. . . . He had made the comment that he had no marital troubles, it was all one to him if his marriage broke up or didn't break up.

First Interview—Mr. D, . . . : Mr. D is a dignified man dressed in a worn suit. In manner he was defensive and guarded and spent most of the interview protecting himself against anything I might say. I imagine this was in part his natural pattern of meeting a strange and threatening situation and in part due to his fear at finding himself here. Though he did not express any negative feeling directly himself, whenever I brought up the possibility that he might not like something, he agreed directly and charmingly.

Mr. D was ten minutes early for his appointment. I brought him immediately into my office and had him fill out the schedules while I sat reading. He looked like a sheepish school boy who was expecting to be chastised, but as we talked a little about the schedules he began to relax and I had the feeling that when he was through he was feeling rather at home. At least he could tell me

that he had been wondering what it would be like to come here. His own idea had been that I would put him through the third degree or just tell him how wrong he was. This was more theoretical, it turned out, than from anything his wife had told him about her visits here.

He now told me quite defensively that he had no marital troubles at the present time though things had been very difficult several years ago but since then he has taken measures to protect himself. When I showed an interest he described a quarrel which had ended with his wife telling him that she wanted a divorce, so he had deliberately cut himself off from her and his children so that he would not be hurt should she leave him. He did not care now whether she stayed or left. I said gently that I found that very hard to believe. He came right back at me and said he told me I would cross-question him.

He then said how much his wife had improved recently and gave specific details about her conduct. The only thing she has not done that he would like is to do more entertaining but he felt that this was not as important as he had thought it to be. Somewhere in here he made reference to my having called him a liar. When I said I did not recollect having said anything like that, adding that maybe what I said did sound that way to him, Mr. D had a very good time trying to quibble with me. I told him directly that I did not get any feeling that he had anything he really wanted to talk over with me. Mr. D agreed that he felt just that way. He stood up to go (as the time was up) and said, "That's all, it's been just a diversion for my spare time." I said gently if a time should come when he wanted to come here for other reasons I would be very glad to see him.

Mrs. D telephoned and asked for an appointment today if possible. She told the office secretary that she was sure I would want to see her now that I had seen her husband and decided that she wanted to come at the one available time though it would mean being late for dinner.

Fourth Interview—Mrs. D, . . . : Mrs. D had on a bright green sweater and scarf and a lapel ornament. In spite of her brave and cheerful trappings she looked scared to death and was almost trembling. Her husband hadn't told her a thing about his interview here which she felt was very strange because she was used to long and vituperative accounts of his activities. She hesitated and looked at me trustingly and said her husband had referred to me as "that woman." I laughed and said I had been called a lot worse things than that. Mrs. D laughed too and somehow gathered the courage to quote her husband further after assuring me that her husband's tone had been quite kindly, in contrast with his usual tone.

He had told her, "That woman certainly gets herself into boxes." He thought a cross-questioning would have been helpful after I had told him that I found something he said hard to believe.

He had also told her that he had told me he had no marital troubles—and these were all of the things he said about his interview. I guessed that Mrs. D wondered what had gone on. She was "curious as a cat," but realized I might not be able to tell her. I told her Mr. D had given me permission to use any of his material and that I felt she should know his quotations from the interview were extremely accurate. I here told her his account of the quarrel they had had several years ago when she had told him she was going to get a divorce. We explored this together, I suggesting that I felt Mr. D was really very much in love

with her and part of his actions were to spare himself future pain. Mrs. D exclaimed, "And I have come to someone else to learn that he loves me." Then quickly she said, "I wonder if he has not told me that and I did not hear it."

She said that all the compliments he gave her had stings in their tails and now she began to think that maybe she had paid too much attention to the stings and not quite enough to the other parts of his remarks. We explored this for a long time with Mrs. D becoming more and more appreciative of her husband as we went along.

From here she gave a vivid description of their management of finances and the elaborate way they settle accounts at the end of the month. Mrs. D was quite sure that Mr. D must have gotten something from the interview or he would not have forgotten to collect the money from her which she had offered him to pay for the interview. Then she asked in a little voice, "Did he say I have improved?" When I said I had had the feeling that he was very appreciative of all the things she had been doing recently, Mrs. D cheered up and briefly looked like a young girl.

She described the good times she had had on a visit dancing and being beauteed around by the husband of one of her friends. From this she moved to saying that she was going to reorganize her household routine so that in the very near future she could do some entertaining for Mr. D which he so much enjoys.

She told me how much she had gotten from the book and we discussed it at length. She said how interesting and fascinating it was to come here and work on a relationship. She had never known anything like it. She ended the hour with a hilarious account of Mr. D's afternoon naps which he always excuses because of some illness that he imagines he has recently contracted. Then she giggled and said he had not needed a nap after he had been here but instead had gone out and called up a friend and gone off with him. She was very pleased that he had had this bit of fun and felt that somehow during the interview here he had gotten "relief."

She now remarked that he had started to tell her about the visit but that they had been interrupted by one of the children so he had not continued. Now she again began to talk about how much she was getting from seeing me and said she wanted to make another appointment. When I got out the calendar she found that two weeks was too far away and made an appointment for eleven days from now.

Fifth Interview—Mrs. D, . . . : Mrs. D was about seven minutes early. There was an air of calmness and gentleness about her which I thought indicated that she had gotten hold of something. This feeling of mine was confirmed by her first words: "I think I have turned a corner of some kind." I wondered how the world seemed to her from around the corner, was it the same as always or were the sign posts changed? Mrs. D's eyes twinkled and she said quite seriously that it was like seeing the same world from a different point of the compass.

She went on to say how different things had looked to her during the past week. She and her husband are getting along very well which Mrs. D sort of took for granted but she was extremely surprised at her recent insight into the marriages of her two most intimate friends. She had considered these marriages extremely successful and without difficulties, only to find recently when she talked to these women that neither of them was as happy as she now is and both

had problems that were quite appalling. We chatted about this for some time and I was interested that Mrs. D had referred both of these women to us. She hoped that they would be able to get as much help as she had. She made a fleeting reference again to the help she was sure her husband had gotten. She said he was much softer and gentler with her than he had been for a long time and the children had noticed the difference in their relationship. She quoted her son as saying, "You are acting like parents now."

From here she went on to talk about her daughter because of whom she had originally contacted Marriage Council. She said she was still very worried over her and explored her relationship with her. She now told me that recently she has done quite a bit of entertaining for her husband as she had decided that she had done too much entertaining for the children and had been neglecting him. She remarked on her new feeling about not needing to make too much fuss over guests.

I think more than anything else in the interview the above pointed up to me what Mrs. D has accomplished in her visits here. I ventured to comment to this effect. Mrs. D looked at me trustingly and asked how much longer she would need to come here with all she had done. I recognized how well she had used our services and said a little about the value of a planned ending, leaving the decision to Mrs. D. She thought she would want two more appointments, one in two weeks, then another the following month, for she did not really feel that "things had jelled yet."

Sixth Interview—Mrs. D, . . . : Mrs. D was wearing the same suit that she has worn for the last three times, but her blouse and accessories were varied in color and she had on a good deal of lip-stick, so altogether she looked very gay. She started with a long description of her relationship with her youngest child, a son, about whom she feels very guilty. I said relatively little at this point and Mrs. D was able to decide by herself that she was prepared to work it out now that things between herself and her husband have cleared up.

She was rather thoughtful for a minute and said, "You know I think I turned my corner very soon after coming here." She went on to describe the schedule that she had filled out which asked questions about areas of disagreement between herself and her husband. She said she had always thought that they lived on different planets and when she filled it out there it was in black and white that they liked most of the same things and disagreed on relatively few.

She went on to describe their life together at the present time. I found out that they are sharing the same room and have had intercourse frequently. Mrs. D said frankly that her husband's actions in bed are much more friendly. She was still somewhat surprised about this and even more surprised that she could sleep in the same bed with him. In a burst she said that coming here had been such a big help. She gave me a meaningful glance and said, "I am so much better psychologically and physically."

There had been so much evidence of being through in what Mrs. D had said up to this point that I wondered if perhaps she felt that she was through with this place. Mrs. D did feel this way but said she had one question to ask me—was she bossy? I said frankly that I had never thought of her as a bossy person but I had thought that it was very hard for her to do the thing that said no to

another person. Mrs. D worked on this pretty hard relating it to her early training and then decided that it was silly still to be doing things the way she had been brought up to do when she was a girl.

I said I really felt that she had gotten from us by now the thing that she had come to get and I wondered if she wanted to carry out her plan to come in for another interview next month. Mrs. D could tell me directly that she did not want to come again unless some new problem arose. She looked at me and laughed and said in a burst, "Well we never had our fight," and quoted back to me something I had said in her first hour about how she seemed to be trying to fight with me. I said that after she had left I had realized that what I had said to her had probably terrified her. Her eyes got big at the words terrified and I laughed and said, "Here I go using exaggerated words again with you." Mrs. D laughed and said, "Here I go being upset again." I felt that the implication of this last remark showed clearly the change in attitude that Mrs. D had made in her visits here though I did not share this with her since I felt it might be a threat to her.

I guessed that Mrs. D had made up her mind not to fight with me and so maybe in a way we had our fight after all. Mrs. D giggled and indicated that this was what had happened. At the door she was a little tremulous about leaving but reaffirmed her feeling that she could carry on without our help.

Mr. and Mrs. D's case closed.

Mr. and Mrs. D, their elder daughter and her husband (the man referred to in interview one) were all seen together by chance at a community function by a staff member of the agency. They spoke in a friendly fashion and gave the impression of being comfortable and relaxed in their relationship with each other.

From cases we get some conception of the wide variety of problems upon which a marriage counselor is ordinarily prepared to furnish help. There are, of course, many others not dealt with in these cases. Especially if problems are brought early to a competent counselor, and if full co-operation is given by the applicant, much personal suffering and even some tragedies can be prevented. There can be little doubt that a steady growth of such bureaus in the United States would promote marital harmony and healthy family life, both of which help to lay a better foundation for the rising generation.

Suggestions for Further Reading

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EPILOGUE

We have now finished our survey of some of the factors—economic, psychological, social, and sexual—that bear upon establishing and maintaining happy adjustment in marriage. On a subject as wide and deep as life itself it is quite impossible for any single book to discuss in illuminating fashion all the circumstances that have bearing on the problems treated in this book. But it is hoped that our consideration of them has been reasonably thorough (space considered); that the accounts of various subjects are balanced, objective, and sensible, based on facts and interpreted in the spirit of modern science.

We hope each reader will have found something useful in this book. If we have contributed to the solution of people's problems, there will be personal satisfaction. But our greatest satisfaction will come if readers realize that problems can be solved and that pessimism, discouragement, and defeatism need be but temporary feelings in the process of living. In other words, if this book convinces people that family life can be pleasant for most of us and that our children can grow to be physically, emotionally, and socially mature, we will feel our efforts worth while. To expect more would be unrealistic, because today's answers may not be appropriate in the future, and the problems that concern us so vitally today may be the jokes of tomorrow.

We finally suggest that you learn to accept life's situations and especially to accept your own answers to life's problems. Have faith in yourself and love yourself as you would your neighbor. This, we are convinced, is the basis of love and trust in others.





APPENDIX A

SCHEDULE FOR THE PREDICTION OF MARRIAGE ADJUSTMENT

I. MARRIAGE-PREDICTION SCHEDULE

II. SCORING THE MARRIAGE-PREDICTION SCHEDULE

I. MARRIAGE-PREDICTION SCHEDULE * (Please Read Carefully before and after Filling Out Schedule)

This schedule is prepared for persons who are seriously considering marriage. Although designed for couples who are engaged or who have a private understanding to be married, it can also be filled out by other persons who would like to know their probability of success in marriage. The value of the findings of the schedule depends upon your frankness in answering the questions.

The following points should be kept in mind in filling out the schedule:

1. Be sure to answer every question.
2. Do not leave a blank to mean a "no" answer.
3. The word "fiancé(e)" will be used to refer to the person to whom you are engaged or are considering as a possible marriage partner.
4. Do not confer with your fiancé(e) on any of these questions.

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Part One

- What is your present state of health? chronic ill-health₁₃ . . . ; temporary ill-health₂₃ . . . ; average health₁₅ . . . ; healthy₂₅ . . . ; very healthy₁₇ . . .
- Give your present marital status: single₃₅ . . . ; widowed₄₃ . . . ; separated₄₁ . . . ; divorced₃₁ . . .
- Total number of years of schooling completed at present time: Grades₂₂

1 . . . 2 . . . 3 . . . 4 . . . 5 . . . 6 . . . 7 . . . 8 . . .	High School ₃₂
	College ₁₅

1 . . . 2 . . . 3 . . . 4 . . . ; 1 . . . 2 . . . 3 . . . 4 . . . ; graduate of college₂₅ . . . ; number of years beyond college in graduate work or professional training₃₅ . . .
- Work record: regularly employed₁₇ . . . ; worked only during vacations and/or only part time while in school₃₄ . . . ; none because in school or at home₂₄ . . . ; always employed but continually changing jobs₃₂ . . . ; irregularly employed₁₃ . . .
- Are you a church member? yes₁₆ . . . ; no₂₃ . . .
 Your activity in church: never attend₄₀ . . . ; attend less than once a month₂₃ . . . ; once or twice a month₃₃ . . . ; three times a month₁₆ . . . ; four times a month₂₆ . . .
- At what age did you stop attending Sunday school or other religious school for children and young people? never attended₃₁ . . . ; before 10 years old₂₃ . . . ; 11-18 years₄₂ . . . ; 19 and over₁₆ . . . ; still attending₃₅ . . .
- How many organizations do you belong to or attend regularly, such as church club, athletic club, social club, luncheon club (like the Rotary, Kiwanis, Lions), fraternal order, college fraternity, college sorority, civic organization, music society, patriotic organization, Y.W.C.A., Y.M.C.A., Y.M.H.A., C.Y.O.? none₂₂ . . . ; one₃₂ . . . ; two₁₅ . . . ; three or more₂₅ . . .
- What do you consider to have been the economic status of your parents during your adolescence? well-to-do₃₄ . . . ; wealthy₄₈ . . . ; comfortable₁₅ . . . ; meager₃₂ . . . ; poor₄₀ . . .
- What do you consider to be the social status of your parents in their own community? one of the leading families₂₆ . . . ; upper class₁₆ . . . ; upper-middle class₄₂ . . . ; middle class₃₂ . . . ; lower-middle class₄₀ . . . ; lower class₂₁ . . . ; no status as they are dead₃₃ . . .
- Marital status of your parents: married (both living)₂₄ . . . ; separated₄₁ . . . ; divorced₃₁ . . . ; both dead₁₅ . . . ; one dead (specify which one)₃₃ . . .
- Your appraisal of the happiness of your parents' marriage: very happy₃₆ . . . ; happy₁₆ . . . ; average₂₄ . . . ; unhappy₄₁ . . . ; very unhappy₃₁ . . .

12. Indicate your attitudes toward your parents on the following scales:

(1) Your attitude toward your father when you were a *child*: very strong attachment₃₅ . . . ; considerable attachment₂₅ . . . ; mild attachment₄₁ . . . ; mild hostility₁₈ . . . ; considerable hostility₃₀ . . . ; very strong hostility₂₁

(2) Your *present* attitude toward your father: very strong attachment₄₄ . . . ; considerable attachment₁₆ . . . ; mild attachment₂₃ . . . ; mild hostility₂₂ . . . ; considerable hostility₁₂ . . . ; very strong hostility₂₁ . . . ; no attitude as he is dead₂₄

(3) Your attitude toward your mother when you were a *child*: very strong attachment₂₆ . . . ; considerable attachment₃₄ . . . ; mild attachment₁₄ . . . ; mild hostility₃₁ . . . ; considerable hostility₃₀ . . . ; very strong hostility₁₂

(4) Your *present* attitude toward your mother: very strong attachment₁₇ . . . ; considerable attachment₄₃ . . . ; mild attachment₃₂ . . . ; mild hostility₁₃ . . . ; considerable hostility₂₁ . . . ; very strong hostility₃₀ . . . ; no attitude as she is dead₁₅

13. Rate your parents' appraisal of the happiness of their marriage. Write *M* for mother's rating; *F* for father's rating: extraordinarily happy₂₇ . . . ; decidedly happy₂₅ . . . ; happy₄₁ . . . ; somewhat happy₃₀ . . . ; average₃₀ . . . ; somewhat unhappy₁₂ . . . ; unhappy₂₁ . . . ; decidedly unhappy₃₀ . . . ; extremely unhappy₁₂

14. Outside your family and kin, how many separated and divorced people do you know personally? none₂₆ . . . ; one₄₃ . . . ; two₂₃ . . . ; three₄₀ . . . ; four₃₀ . . . ; five₁₂ . . . ; six or more₂₁

15. How do you rate your first information about sex? wholesome₁₆ . . . ; unwholesome₂₃

Where did you get your first information about sex? from parent₃₅ . . . ; from wholesome reading₁₆ . . . ; brother₄₁ . . . ; sister₄₁ . . . ; other relative₄₁ . . . ; other adult or teacher₂₄ . . . ; other children₃₁ . . . ; from pernicious reading₁₂ . . . ; other (specify)₁₅

Do you consider your present knowledge of sex adequate for marriage? yes₃₄ . . . ; no₁₄ . . . ; doubtful₄₂

16. Do you smoke? not at all₂₆ . . . ; rarely₁₅ . . . ; occasionally₃₂ . . . ; often₂₂

17. Do you drink? not at all₃₅ . . . ; rarely₄₂ . . . ; occasionally₂₃ . . . ; often₃₁

1	2
...	...
...	...
...	...
...	...
...	...
...	...
M	...
F	...
...	...
...	...
...	...
...	...
...	...
T	...

Part Two

Rate the following personality traits of yourself, your fiancé(e), your father, and your mother. Write *F* for father, *M* for mother, *S* for fiancé(e), and *Y* for yourself. If either of your parents is dead, rate as remembered. Be sure to rate your father, your mother, your fiancé(e), and yourself *on each trait*.

<i>Trait</i>	<i>Very much so</i>	<i>Con- sider- ably</i>	<i>Some- what</i>	<i>A little</i>	<i>Not at all</i>	<i>1</i>	<i>2</i>
Takes responsibility willingly	26	16	06	23	13	.....	....
Dominating	13	23	33	16	44	.....	....
Irritable	40	14	24	25	17	.....	....
Punctual	35	25	15	14	13	.....	....
Moody	22	41	51	43	35	.....	....
Angers easily	40	50	60	34	26	.....	....
Ambitious	13	23	33	25	44	.....	....
Jealous	31	41	15	16	26	.....	....
Sympathetic	17	16	24	32	04	.....	....
Easygoing	44	43	42	14	22	.....	....
Stubborn	22	14	24	25	17	.....	....
Sense of duty	26	25	15	41	31	.....	....
Sense of humor	35	34	24	23	22	.....	....
Easily hurt	31	23	51	52	35	.....	....
Self-confident	44	16	15	14	13	.....	....
Selfish	22	23	33	43	44	.....	....
Nervous	22	23	24	25	35	.....	....
Likes belonging to organizations	26	16	33	41	13	.....	....

<i>Trait</i>	<i>Very much so</i>	<i>Con- sider- ably</i>	<i>Some- what</i>	<i>A little</i>	<i>Not at all</i>	1	2
Impractical	40	14	06	34	17		
Easily depressed	13	05	42	16	26		
Easily excited	31	32	24	07	44		T

Part Three

1. What is the attitude of your closest friend or friends to your fiancé(e)? approve highly₂₅ . . . ; approve with qualification₁₅ . . . ; are resigned₃₂ . . . ; disapprove mildly₁₃ . . . ; disapprove seriously₃₁ . . .
2. How many of your present men and women friends are also friends of your fiancé(e)? all₁₇ . . . ; most of them₂₅ . . . ; a few₂₃ . . . ; none₁₃ . . .
3. How would you rate the physical appearance of your fiancé(e)? very good looking₃₅ . . . ; good looking₂₅ . . . ; fairly good looking₄₁ . . . ; plain looking₂₂ . . . ; very plain looking₃₁ . . .
4. Do you think your fiancé(e) is spending a disproportionate amount of present income on any of the following (check only one)? clothes (or other personal ornamentation)₁₃ . . . ; recreation₄₁ . . . ; hobbies₂₂ . . . ; food₂₄ . . . ; rent₃₃ . . . ; education₁₆ . . . ; do not think so₃₅ . . .
5. With how many of the opposite sex, *other than your fiancé(e)*, have you gone steadily? none₂₅ . . . ; one₄₂ . . . ; two₂₄ . . . ; three or more₁₅ . . .
6. Defining friends as something more than mere acquaintances but not necessarily as always having been boon companions, give an estimate of the number of your men friends *before* going steadily with your fiancé(e): none₃₁ . . . ; few₁₄ . . . ; several₂₄ . . . ; many₃₄ . . . ; [in round numbers, how many? . . .]
7. Estimate the number of your women friends *before* going steadily with your fiancé(e): none₀₄ . . . ; few₃₂ . . . ; several₃₃ . . . ; many₁₆ . . . ; [in round numbers, how many? . . .]
8. Have you ever been engaged before (or had any previous informal understanding that you were to be married)? never₃₅ . . . ; once₄₂ . . . ; twice₁₄ . . . ; three or more times₁₁ . . .

	1	2
9. Give the attitude of your father and mother toward your marriage: both approve ₂₆ . . . ; both disapprove ₃₁ . . . ; one disapproves: [your father ₂₂ . . . , your mother ₃₁ . . .]
10. What is your attitude toward your future father-in-law? like him very much ₂₅ . . . ; like him considerably ₁₅ . . . ; like him mildly ₃₂ . . . ; mild dislike ₄₀ . . . ; considerable dislike ₁₂ . . . ; very strong dislike ₃₀ . . . ; no attitude, as he is dead ₄₂ . . . Mother-in-law: like her very much ₃₄ . . . ; like her considerably ₂₄ . . . ; like her mildly ₄₁ . . . ; mild dislike ₂₂ . . . ; considerable dislike ₂₁ . . . ; very strong dislike ₁₂ . . . ; no attitude, as she is dead ₂₄
11. How long have you been keeping company with your fiancé(e)? less than 3 months ₁₃ . . . ; 3 to 5 months ₃₂ . . . ; 6 to 11 months ₂₄ . . . ; 12 to 17 months ₂₅ . . . ; 18 to 23 months ₃₅ . . . ; 24 to 35 months ₁₇ . . . ; 36 months or more ₄₄
12. How many months will elapse between your engagement (or time at which you both had a definite understanding that you were to be married) and the date selected for your marriage? less than 3 months ₄₀ . . . ; 3 to 5 months ₁₄ . . . ; 6 to 11 months ₃₃ . . . ; 12 to 17 months ₂₅ . . . ; 18 to 23 months ₃₅ . . . ; 24 or more months ₄₄
	T	

Part Four

	1	2
1. Do you and your fiancé(e) engage in interests and activities together? all of them ₄₃ . . . ; most of them ₁₅ . . . ; some of them ₂₃ . . . ; a few of them ₃₁ . . . ; none of them ₂₂ . . .	15	...
2. Is there any interest vital to you in which your fiancé(e) does not engage? yes ₃₁ . . . ; no ₄₃ . . .	4	...
3. Do you confide in your fiancé(e)? about everything ₃₆ . . . ; about most things ₁₆ . . . ; about some things ₂₃ . . . ; about a few things ₂₂ . . . ; about nothing ₃₀ . . .	36	34
4. Does your fiancé(e) confide in you? about everything ₂₇ . . . ; about most things ₂₅ . . . ; about some things ₄₁ . . . ; about a few things ₃₁ . . . ; about nothing ₁₂ . . .	27	27
5. What is the frequency of demonstrations of affection you show your fiancé(e) (kissing, embracing, etc.)? occupies practically all of the time you are alone together ₁₈ . . . ; very frequent ₂₆ . . . ; occasional ₁₄ . . . ; rare ₃₁ . . . ; almost never ₁₂ . . .	26	11
6. Who generally takes the initiative in the demonstration of affection? mutual ₂₆ . . . ; you ₂₃ . . . ; your fiancé(e) ₄₁ . . .	26	24

14. Has your steady relationship with your fiancé(e) ever been broken off temporarily? never₆₁ . . . ; once₂₃ . . . ; twice₄₀ . . . ; three or more times₁₃ . . .

15. How confident are you that your marriage will be a happy one? very confident₂₅ . . . ; confident₃₃ . . . ; a little uncertain₁₄ . . . ; very uncertain₄₀ . . .

1	2
1 . . .	1 . . .
2 . . .	33 . . .
T	

Part Five

1. Where do you plan to be married? at church₃₅ . . . ; at home₁₈ . . . ; elsewhere₃₂ . . .

2. By whom do you plan to be married? minister, priest, or rabbi₁₆ . . . ; other person₁₄ . . .

3. Where do you plan to live after marriage? private house₂₆ . . . ; small apartment building₅₂ . . . ; large apartment building₁₅ . . . ; apartment hotel₄₁ . . . ; hotel₂₂ . . . ; rooming house₃₀ . . .

4. Have bought a home₄₄ . . . ; plan to buy a home₂₅ . . . ; plan to rent a home₁₄ . . .

5. Population of city or town where you plan to live: open country₂₇ . . . ; 2500 or under₃₅ . . . ; 2500 to 10,000₁₆ . . . ; 10,000 to 50,000₄₂ . . . ; 50,000 to 100,000₃₂ . . . ; 100,000 to 500,000₀₄ . . . ; over 500,000₃₀ . . . ; suburb₁₇ . . .

6. After marriage where do you plan to live? in own home₅₃ . . . ; with your parents₁₈ . . . ; with parents-in-law₃₀ . . . ; with other relatives₂₁ . . . ; with relatives-in-law₀₃ . . . ; with other persons₁₂ . . .

7. What is your attitude toward having children? desire children very much₂₅ . . . ; mildly desire them₄₁ . . . ; mild objection to them₃₁ . . . ; object very much to having them₁₃ . . .

8. How many children would you like to have? four or more₁₇ . . . ; three₅₂ . . . ; two₃₈ . . . ; one₄₁ . . . ; none₁₃ . . .

9. What is your fiancé(e)'s attitude toward having children? desires children very much₄₈ . . . ; mildly desires them₁₄ . . . ; mild objection to them₄₀ . . . ; objects very much to having them₃₁ . . .

1	2
23 . . .	2 . . .
16 . . .	1 . . .
33 . . .	11 . . .
31 . . .	2 . . .
31 . . .	7 . . .
37 . . .	27 . . .
33 . . .	43 . . .
31 . . .	22 . . .
31 . . .	22 . . .
31 . . .	43 . . .
31 . . .	22 . . .
T	43 . . .

Part I , Part II , Part III ,

Part IV , Part V , Total

II. SCORING THE MARRIAGE-PREDICTION SCHEDULE

The narrow columns at the right side of each page of the Marriage-Prediction Schedule are provided for scoring the replies to the questions.

The score values assigned are arbitrary in the sense that usually each gradation in reply differs by one point. Although arbitrary, the score values are in general conformity with the findings of the studies in this field, particularly those of E. W. Burgess and L. S. Cottrell, *Predicting Success or Failure in Marriage*; L. M. Terman and others, *Psychological Factors in Marital Happiness*; E. W. Burgess and Paul Wallin, *Engagement and Marriage*; and Harvey J. Locke, *Predicting Adjustment in Marriage: A Comparison of a Divorced and Happily Married Group*.

The two-digit numbers after each subdivision of the questions provide the code for scoring the replies. The score value of each response is obtained simply by adding together the two digits in the number which is a subscript under the last letter of the final word of the response that has been checked. For example, if you have checked a response numbered 42, your score for that item is $4 + 2 = 6$.

1. For each item, enter in Column 1 at the right-hand side of each page the two-digit number which appears as a subscript under the last letter of the final word of the answers to each question. An example is Item 1 [p. 354]. What is your present state of health? chronic ill-health₁₃ . . . ; temporary ill-health₂₃ . . . ; average health₁₅ . . . ; healthy₂₅ . . . ; very healthy₁₇ If your answer to this question is "average health," then write 15 in Column 1. In Part Two of the Marriage-Prediction Schedule [p. 356], put only the score of your fiancé(e) in the blank on the right-hand margin.
2. Enter in Column 2 the sum of the two digits appearing in Column 1 for each item. For each part of the questionnaire, compute the total of the values appearing in Column 2, and enter that figure in the space provided at the end of that section.

High scores on the Marriage-Prediction Schedule, those above 630, are favorable for marital adjustment, as indicated by research findings that approximately 75 per cent of persons with these scores in the engagement period are well adjusted in their marriages. Low scores, or those below 567, are much less favorable for happiness in marriage, as shown by the probability that only 25 per cent of persons with these scores will be well adjusted in married life. Scores between 567 and 630 indicate that there is about a 50 per cent chance for marital success and about a 50 per cent chance for marital failure.

The prediction score of a person and his corresponding matrimonial-risk-group assignment should be interpreted with extreme caution. The following points should be kept in mind:

1. The prediction does not apply directly to the individual. It states the statistical probabilities of marital success for a group of persons of which the individual is one. If he belongs to the lower risk group, in which 75 per cent of the marriages turn out unhappily, there is no way of telling by this statistical prediction whether he falls in the 25 per cent of the marriages with varying degrees of happiness or in the 75 per cent of unhappy unions.
2. The prediction is an individual's general matrimonial risk irrespective of the particular person to whom he is engaged. The individual's specific matrimonial risk for marriage to a given person is much more valuable but also more complicated, and therefore not suited for self-scoring.
3. In the majority of cases the specific matrimonial risk of a couple may be roughly estimated from the two general matrimonial-risk groups to which the two persons are assigned. An average of the two scores will generally be close to what may be expected from a specific matrimonial-risk-group assignment.
4. With the above reservations in mind, a low prediction score should not be taken as indicating lack of suitability for marriage. It should, however, be helpful to the person in stimulating him to secure adequate preparation for marriage, to be more careful in the selection of a marriage partner, and to give attention to the solving of any difficulties in the relation before, rather than after, the marriage.



APPENDIX B

NATIONAL ORGANIZATIONS IN THE FIELDS OF MARRIAGE COUNSELING, PLANNED PAR- ENTHOOD, AND FERTILITY SERVICES.

These national organizations can recommend local organizations and private practitioners in their fields.

MARRIAGE COUNSELING

American Association of Marriage Counselors
270 Park Avenue
New York 17, New York

American Institute of Family Relations
5287 Sunset Boulevard
Los Angeles 27, California

American Social Hygiene Association
1790 Broadway
New York 19, New York

Augustana Evangelical Lutheran Church
2445 Park Avenue
Minneapolis, Minnesota

Cana Conference of Chicago (Catholic)
21 West Superior Street
Chicago 10, Illinois

Central Conference of American Rabbis
1124 Prince Avenue
Athens, Georgia

Commission on Marriage and the Home
National Council of the Churches of Christ in America
297 Fourth Avenue
New York 10, New York

Family Life Bureau
National Catholic Welfare Conference
1312 Massachusetts Avenue, N.W.
Washington, D.C.

Family Life Commission
Lutheran Church, Missouri Synod
210 North Broadway
St. Louis, Missouri

Family Service Association of America
192 Lexington Avenue
New York, New York

National Association for Mental Health
1790 Broadway
New York 19, New York

National Council on Family Relations
5757 South Drexel Avenue
Chicago 37, Illinois

National Lutheran Council
50 Madison Avenue
New York 10, New York

Pastoral Psychology Magazine and Book Club
Garden City, New York
(A service for ministers)

Planned Parenthood Federation of America
501 Madison Avenue
New York 22, New York

Rabbinical Assembly of America
3080 Broadway
New York 27, New York

Rabbinical Council of America
331 Madison Avenue
New York, New York

PLANNED PARENTHOOD

American Medical Association
535 North Dearborn Street
Chicago 10, Illinois

Planned Parenthood Federation of America
501 Madison Avenue
New York 22, New York

Margaret Sanger Research Bureau
17 West 16 Street
New York 11, New York

FERTILITY SERVICES

American Society for the Study of Sterility
20 Magnolia Terrace
Springfield 8, Massachusetts

Fertility Service, Margaret Sanger Research Bureau
17 West 16 Street
New York 11, New York

Planned Parenthood Federation of America
501 Madison Avenue
New York 22, New York



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